Investment Returns

As at 31 October 2026

Retail Investment Funds

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OnePath

OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage*	Entry fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun 09
	Nil entry fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun 09
	// Select	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.98	2.54	Jun 09
	Frontier	0.42	1.21	2.38	4.44	4.43	4.54	3.61	2.72	2.36	Nov 10
Profile 2 - Conservative		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Kapstream Absolute Return Income Trust	Entry fee	0.18	0.43	1.39	2.74	3.76	4.38	2.81	1.99	1.96	Sep 05
	Nil entry fee	0.18	0.43	1.39	2.74	3.76	4.38	2.72	1.68	1.49	Sep 05
	// Select	0.18	0.43	1.39	2.74	3.76	4.38	2.82	2.11	2.25	Dec 06
	Frontier	0.27	0.70	1.94	3.86	4.89	5.52	3.84	2.88	2.83	Nov 10
OnePath Conservative Index Trust[1]	Entry fee	0.61	0.09	2.14	1.84	5.13	7.54	2.89	3.01	3.60	Apr 10
	Nil entry fee	0.53	-0.12	1.71	0.99	4.25	6.63	2.03	2.14	2.75	Apr 10
	// Select	0.61	0.12	2.18	1.93	5.23	7.64	2.99	3.19	3.92	Apr 10
	Frontier	0.62	0.15	2.28	2.10	5.39	7.79	3.14	3.35	4.11	Nov 10
OnePath Conservative Trust	Frontier	0.17	-0.10	1.95	2.76	4.85	6.59	3.55	3.63	4.19	Nov 10
OnePath Diversified Bond Index Trust[1]	Entry fee	1.46	0.07	0.68	-0.29	2.08	3.79	-0.33	-0.38	0.52	Mar 09
	Nil entry fee	1.38	-0.14	0.26	-1.12	1.22	2.91	-1.17	-1.22	-0.31	Mar 09
	// Select	1.46	0.09	0.73	-0.20	2.17	3.88	-0.24	-0.20	0.82	Mar 09
	Frontier	1.48	0.14	0.82	-0.03	2.34	4.04	-0.08	-0.05	1.02	Nov 10
OnePath Diversified Fixed Interest Trust	Entry fee	0.84	-0.55	0.90	0.32	2.96	4.85	0.54	0.26	1.08	Sep 03
	Nil entry fee	0.77	-0.77	0.45	-0.58	2.04	3.91	-0.35	-0.64	0.17	Sep 03
	// Select	0.85	-0.52	0.94	0.41	3.05	4.95	0.64	0.43	1.40	Dec 06
	Frontier	0.88	-0.46	1.08	0.66	3.31	5.21	0.88	0.68	1.65	Nov 10
MultiSeries^ 30[8]	Entry fee	0.13	-0.19	1.75	2.35	4.44	6.19	3.12	3.11	3.50	Jul 22
	Nil entry fee	0.06	-0.41	1.32	1.49	3.56	5.29	2.25	2.24	2.63	Jul 22
	// Select	0.14	-0.17	1.79	2.44	4.53	6.28	3.21	3.29	3.83	Jul 22
	Frontier	0.17	-0.07	1.99	2.82	4.89	6.65	3.58	3.66	4.19	Jul 22
Pendal Monthly Income Plus Trust	Entry fee	0.14	0.27	0.89	0.11	3.14	5.58	2.61	1.99	2.54	Oct 07
	Nil entry fee	0.07	0.05	0.47	-0.74	2.27	4.69	1.75	1.13	1.67	Oct 07
	// Select	0.15	0.29	0.94	0.20	3.24	5.68	2.70	2.17	2.86	Oct 07
	Frontier	0.20	0.42	1.21	0.74	3.74	6.18	3.17	2.62	3.32	Nov 10
Perpetual Conservative Growth Trust	Entry fee	1.18	0.04	2.91	2.12	4.48	5.67	3.12	3.24	3.55	Sep 03
	Nil entry fee	1.10	-0.19	2.45	1.21	3.55	4.72	2.20	2.32	2.62	Sep 03
	// Select	1.18	0.06	2.96	2.21	4.58	5.76	3.22	3.43	3.88	Dec 06
	Frontier	1.20	0.11	3.07	2.43	4.80	5.99	3.44	3.65	4.10	Nov 10
Schroder Fixed Income	Entry fee	1.02	-0.46	1.51	-0.42	2.88	4.50	0.29	0.01	1.07	Aug 10
	Nil entry fee	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-0.83	0.21	Aug 10
	// Select	1.03	-0.44	1.55	-0.33	2.98	4.59	0.38	0.19	1.39	Aug 10
	Frontier	1.06	-0.39	1.64	-0.16	3.14	4.76	0.55	0.26	1.45	Nov 10
UBS Diversified Fixed Income Trust	Entry fee	1.51	-0.06	1.23	-0.53	2.77	4.66	-0.01	-0.36	0.64	Sep 03
	Nil entry fee	1.43	-0.28	0.77	-1.42	1.85	3.72	-0.90	-1.25	-0.26	Sep 03
	// Select	1.52	-0.04	1.27	-0.44	2.86	4.75	0.08	-0.18	0.96	Dec 06
	Frontier	1.54	0.00	1.35	-0.34	2.97	4.86	0.19	-0.13	1.02	Nov 10
Profile 3 - Moderate		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Ardea Real Outcome	Entry fee	-0.60	-0.48	1.18	2.41	3.73	1.83	2.14	2.01	2.18	Mar 09
	Nil entry fee	-0.67	-0.69	0.75	1.55	2.85	0.98	1.28	1.15	1.32	Mar 09
	// Select	-0.60	-0.45	1.22	2.50	3.82	1.93	2.23	2.19	2.51	Mar 09
	Frontier	-0.58	-0.40	1.36	2.77	4.08	2.17	2.46	2.35	2.69	Nov 10
Janus Henderson Diversified Credit Trust[15]	Entry fee	0.00	0.42	2.29	3.70	5.42	6.19	4.23	3.25	2.99	Sep 05
	Nil entry fee	-0.07	0.21	1.86	2.83	4.53	5.29	3.35	2.37	2.12	Sep 05
	// Select	0.00	0.44	2.34	3.79	5.51	6.29	4.33	3.43	3.32	Dec 06
	Frontier	0.04	0.54	2.55	4.21	5.93	6.69	4.73	3.83	3.72	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 3 - Moderate (cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced Index Trust[1]	Entry fee	0.29	0.01	2.94	2.63	6.86	10.04	4.48	4.86	5.47	Apr 10
	Nil entry fee	0.22	-0.21	2.51	1.77	5.96	9.11	3.60	3.97	4.60	Apr 10
	// Select	0.30	0.03	2.99	2.72	6.96	10.14	4.58	5.04	5.79	Apr 10
	Frontier	0.31	0.06	3.05	2.83	7.05	10.23	4.67	5.14	5.92	Nov 10
OnePath Balanced Trust	Entry fee	-0.10	-0.34	2.27	2.71	5.22	7.80	4.04	4.21	4.72	Oct 95
	Nil entry fee	-0.17	-0.55	1.84	1.85	4.33	6.89	3.16	3.33	3.83	Oct 95
	// Select	-0.09	-0.32	2.32	2.80	5.31	7.89	4.14	4.39	5.05	Dec 06
	Frontier	-0.06	-0.24	2.46	3.08	5.59	8.17	4.40	4.66	5.32	Nov 10
MultiSeries^ 50[9]	Entry fee	-0.10	-0.33	2.28	2.72	5.25	7.84	4.18	4.26	4.71	Sep 03
	Nil entry fee	-0.17	-0.55	1.85	1.85	4.37	6.93	3.31	3.38	3.83	Sep 03
	// Select	-0.09	-0.31	2.32	2.81	5.35	7.94	4.28	4.44	5.04	Dec 06
	Frontier	-0.05	-0.23	2.50	3.16	5.69	8.30	4.64	4.80	5.40	Nov 10
Schroder Real Return Trust	Entry fee	-1.23	-0.16	1.17	4.16	8.43	10.14	5.27	4.87	4.45	Sep 02
	Nil entry fee	-1.30	-0.39	0.72	3.24	7.46	9.16	4.33	3.93	3.52	Sep 02
	// Select	-1.22	-0.14	1.22	4.25	8.52	10.24	5.36	5.05	4.78	Dec 06
	Frontier	-1.19	-0.05	1.41	4.64	8.92	10.64	5.75	5.44	5.16	Nov 10
T. Rowe Price Dynamic Global Bond	Entry fee	-0.45	0.43	3.32	4.00	3.05	2.54	1.19	1.96	-	Sep 17
	Nil entry fee	-0.52	0.21	2.88	3.12	2.18	1.67	0.34	1.10	-	Sep 17
	// Select	-0.44	0.45	3.37	4.10	3.14	2.63	1.29	2.14	-	Sep 17
	Frontier	-0.43	0.49	3.47	4.28	3.31	2.80	1.45	2.31	-	Sep 17

Profile 4 - Growth

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Bentham Global Income Trust	Entry fee	1.58	-0.09	1.21	-0.69	2.14	4.95	2.58	2.99	3.12	Sep 05
	Nil entry fee	1.51	-0.30	0.79	-1.53	1.27	4.07	1.72	2.13	2.25	Sep 05
	// Select	1.58	-0.07	1.26	-0.60	2.23	5.04	2.67	3.18	3.45	Dec 06
	Frontier	1.59	-0.06	1.29	-0.55	2.29	5.11	2.71	3.19	3.48	Nov 10
BlackRock Diversified ESG Growth Trust[4]	Entry fee	-1.31	-0.59	2.86	6.23	10.52	13.85	6.99	6.77	7.56	Sep 03
	Nil entry fee	-1.38	-0.81	2.40	5.29	9.54	12.84	6.04	5.82	6.61	Sep 03
	// Select	-1.30	-0.56	2.90	6.33	10.62	13.96	7.09	6.96	7.90	Dec 06
	Frontier	-1.29	-0.49	3.01	6.51	10.78	14.10	7.22	7.08	8.03	Nov 10
BlackRock Tactical Growth	Entry fee	-1.05	-0.59	2.71	5.46	9.83	13.17	7.27	7.48	8.09	Sep 02
	Nil entry fee	-1.13	-0.81	2.25	4.52	8.86	12.17	6.31	6.53	7.13	Sep 02
	// Select	-1.04	-0.56	2.75	5.56	9.93	13.27	7.36	7.67	8.43	Dec 06
	Frontier	-1.02	-0.54	2.81	5.68	10.06	13.39	7.48	7.80	8.55	Nov 10
MultiSeries^ 70[10]	Entry fee	-0.55	-0.31	3.00	3.49	6.59	10.05	5.83	5.90	6.29	Jul 22
	Nil entry fee	-0.62	-0.52	2.58	2.62	5.69	9.12	4.94	5.01	5.39	Jul 22
	// Select	-0.54	-0.28	3.05	3.58	6.68	10.15	5.92	6.09	6.63	Jul 22
	Frontier	-0.51	-0.20	3.22	3.92	7.02	10.49	6.26	6.43	6.97	Jul 22
MultiSeries^ 90[11]	Entry fee	-0.90	-0.39	3.15	3.26	6.68	10.75	6.28	6.55	7.07	Jul 22
	Nil entry fee	-0.97	-0.60	2.72	2.40	5.78	9.82	5.39	5.65	6.17	Jul 22
	// Select	-0.89	-0.37	3.20	3.36	6.78	10.85	6.38	6.74	7.41	Jul 22
	Frontier	-0.86	-0.27	3.43	3.76	7.19	11.26	6.76	7.11	7.79	Jul 22
OnePath Active Growth Trust	Entry fee	-0.54	-0.28	3.01	3.48	6.60	10.04	5.57	5.81	6.33	May 95
	Nil entry fee	-0.61	-0.49	2.58	2.61	5.70	9.11	4.68	4.92	5.43	May 95
	// Select	-0.53	-0.26	3.05	3.58	6.69	10.13	5.67	6.00	6.66	Dec 06
	Frontier	-0.52	-0.24	3.10	3.64	6.76	10.20	5.73	6.06	6.73	Nov 10
OnePath Growth Index Trust[1]	Entry fee	-0.18	-0.03	3.83	3.72	8.63	12.47	6.34	6.89	7.40	Apr 10
	Nil entry fee	-0.25	-0.24	3.40	2.85	7.72	11.53	5.45	5.99	6.52	Apr 10
	// Select	-0.17	0.00	3.88	3.81	8.73	12.57	6.44	7.08	7.72	Apr 10
	Frontier	-0.16	0.03	3.95	3.94	8.88	12.71	6.57	7.22	7.90	Nov 10
OnePath Managed Growth Trust	Frontier	-0.51	-0.23	3.11	3.74	6.82	10.21	5.80	6.16	6.78	Nov 10
OnePath Multi Asset Income[12]	Entry fee	1.08	-1.61	1.86	-2.39	3.82	9.58	4.59	3.84	4.96	Jul 22
	Nil entry fee	1.01	-1.81	1.43	-3.21	2.94	8.66	3.70	2.96	4.07	Jul 22
	// Select	1.09	-1.58	1.91	-2.30	3.91	9.68	4.68	4.02	5.29	Jul 22
	Frontier	1.10	-1.57	1.96	-2.17	4.05	9.84	4.82	4.17	5.45	Jul 22
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 4 - Growth (cont'd)		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Perpetual Balanced Growth Trust	Entry fee	1.30	0.37	4.99	4.90	6.52	8.15	5.46	6.27	6.29	Sep 03
	Nil entry fee	1.23	0.14	4.53	3.97	5.57	7.18	4.52	5.33	5.34	Sep 03
	// Select	1.31	0.39	5.04	5.00	6.62	8.25	5.55	6.46	6.63	Dec 06
	Frontier	1.32	0.44	5.17	5.27	6.89	8.52	5.83	6.74	6.91	Nov 10
Schroder Sustainable Growth[5]	Entry fee	-0.92	0.37	3.87	3.91	7.68	11.65	5.55	5.87	6.20	Sep 03
	Nil entry fee	-1.00	0.15	3.41	2.99	6.72	10.66	4.61	4.92	5.25	Sep 03
	// Select	-0.92	0.39	3.91	4.01	7.78	11.75	5.64	6.06	6.54	Dec 06
	Frontier	-0.86	0.47	3.99	4.12	7.89	11.88	5.77	6.18	6.67	Nov 10

Profile 5 - High Growth		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Altrinsic Global Equities	Entry fee	5.44	-0.16	11.54	5.92	8.03	10.24	8.11	7.21	8.43	Apr 10
	Nil entry fee	5.36	-0.37	11.08	5.03	7.13	9.31	7.20	6.31	7.52	Apr 10
	// Select	5.44	-0.14	11.59	6.01	8.13	10.34	8.21	7.40	8.78	Apr 10
	Frontier	5.45	3.66	15.79	10.11	10.31	11.90	9.30	8.24	9.44	Nov 10
Antipodes Global Value Fund[16]	Entry fee	-1.68	-0.19	1.85	3.93	15.13	17.69	11.80	11.56	10.89	Oct 00
	Nil entry fee	-1.75	-0.40	1.43	3.06	14.16	16.71	10.86	10.62	9.96	Oct 00
	// Select	-1.67	-0.17	1.89	4.02	15.23	17.80	11.90	11.76	11.24	Dec 06
	Frontier	-1.67	-0.15	1.87	4.02	15.25	17.84	11.95	11.81	11.31	Nov 10
Arrowstreet Global Equity (Hedged) Trust	Entry fee	-1.66	0.91	9.33	22.66	23.18	24.76	13.79	15.62	14.34	Sep 02
	Nil entry fee	-1.73	0.68	8.84	21.57	22.08	23.65	12.77	14.58	13.32	Sep 02
	// Select	-1.65	0.93	9.38	22.78	23.29	24.87	13.89	15.82	14.71	Dec 06
	Frontier	-1.64	0.92	9.35	22.79	23.38	24.96	13.99	15.99	14.88	Nov 10
Ausbil Australian Emerging Leaders Trust	Entry fee	-0.84	-3.07	1.47	-10.71	5.28	11.15	3.73	8.33	7.84	Sep 05
	Nil entry fee	-0.91	-3.27	1.04	-11.46	4.39	10.22	2.86	7.42	6.94	Sep 05
	// Select	-0.83	-3.05	1.51	-10.63	5.37	11.25	3.82	8.52	8.18	Dec 06
	Frontier	-0.83	-3.03	1.54	-10.58	5.43	11.31	3.88	8.59	8.24	Nov 10
BlackRock Advantage Australian Equity Trust[4]	Entry fee	1.15	0.17	4.00	1.90	7.10	12.34	6.60	7.04	8.39	Sep 04
	Nil entry fee	1.08	-0.04	3.56	1.04	6.19	11.39	5.70	6.14	7.48	Sep 04
	// Select	1.16	0.19	4.05	1.99	7.19	12.44	6.70	7.23	8.74	Dec 06
	Frontier	1.21	0.29	4.20	2.27	7.48	12.73	6.98	7.51	9.02	Nov 10
BlackRock Advantage International Equity Trust[4]	Entry fee	-2.95	-0.33	7.61	9.49	15.47	19.55	13.50	13.57	14.09	Sep 03
	Nil entry fee	-3.02	-0.54	7.15	8.57	14.49	18.53	12.55	12.62	13.13	Sep 03
	// Select	-2.95	-0.31	7.66	9.59	15.57	19.65	13.60	13.77	14.45	Dec 06
	Frontier	-2.93	-0.30	7.69	9.65	15.63	19.74	13.59	13.78	14.47	Nov 10
ClearBridge Global Infrastructure Value Hedged Trust[7]	Entry fee	6.09	-1.28	-2.50	9.01	10.40	13.08	6.92	6.58	7.06	Mar 09
	Nil entry fee	6.01	-1.49	-2.90	8.10	9.48	12.13	6.03	5.69	6.16	Mar 09
	// Select	6.10	-1.26	-2.46	9.11	10.50	13.18	7.02	6.76	7.40	Mar 09
	Frontier	6.10	-1.22	-2.37	9.28	10.67	13.35	7.19	6.95	7.58	Nov 10
First Sentier Global Listed Infrastructure Trust[3]	Entry fee	9.24	2.52	1.69	12.85	11.44	14.64	6.09	4.83	-	Sep 17
	Nil entry fee	9.16	2.31	1.28	11.91	10.51	13.68	5.20	3.95	-	Sep 17
	// Select	9.25	2.55	1.74	12.95	11.54	14.74	6.19	5.01	-	Sep 17
	Frontier	9.26	2.58	1.83	13.13	11.72	14.92	6.35	5.18	-	Sep 17
First Sentier Imputation Trust[3]	Entry fee	2.22	-0.36	3.51	-4.96	1.37	9.29	4.47	6.56	8.01	Sep 02
	Nil entry fee	2.14	-0.58	3.05	-5.81	0.46	8.31	3.53	5.60	7.05	Sep 02
	// Select	2.23	-0.34	3.56	-4.87	1.46	9.39	4.56	6.75	8.35	Dec 06
	Frontier	2.26	-0.27	3.66	-4.64	1.73	9.77	4.91	7.01	8.65	Nov 10
Fidelity Australian Equities Trust	Entry fee	0.31	-1.04	1.72	0.07	3.65	9.49	4.38	6.32	7.40	Mar 09
	Nil entry fee	0.24	-1.25	1.29	-0.78	2.78	8.57	3.50	5.43	6.50	Mar 09
	// Select	0.32	-1.01	1.76	0.16	3.75	9.59	4.48	6.50	7.75	Mar 09
	Frontier	0.34	-0.93	1.94	0.52	4.12	9.98	4.86	6.90	8.14	Nov 10
Greencape Broadcap	Entry fee	0.52	0.39	0.66	-4.55	-0.39	8.16	3.89	5.98	-	Sep 17
	Nil entry fee	0.44	0.18	0.24	-5.35	-1.23	7.25	3.01	5.09	-	Sep 17
	// Select	0.52	0.41	0.71	-4.47	-0.30	8.26	3.98	6.16	-	Sep 17
	Frontier	0.54	0.47	0.83	-4.24	-0.08	8.49	4.20	6.37	-	Sep 17
Heine Property Securities Trust	Entry fee	0.56	-5.49	-2.25	-14.10	-2.74	11.88	3.63	3.63	3.13	Feb 98
	Nil entry fee	0.56	-5.49	-2.25	-14.10	-2.74	11.88	3.63	3.63	3.13	-
	// Select	0.56	-5.49	-2.25	-14.10	-2.74	11.88	3.63	3.63	3.40	Dec 06
Investors Mutual Australian Share Trust	Entry fee	4.62	6.24	10.42	8.29	8.61	10.66	6.39	5.53	6.19	Sep 03
	Nil entry fee	4.54	6.00	9.93	7.32	7.65	9.68	5.44	4.59	5.25	Sep 03
	// Select	4.63	6.27	10.47	8.38	8.71	10.76	6.48	5.72	6.53	Dec 06
	Frontier	4.68	6.36	10.62	8.60	8.90	10.95	6.66	5.89	6.71	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 5 - High Growth (cont'd)		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Vinva Global Alpha Trust[17]	Entry fee	-2.30	-0.30	1.90	-7.62	1.65	9.06	5.70	6.19	9.36	Sep 02
	Nil entry fee	-2.37	-0.53	1.44	-8.44	0.75	8.09	4.77	5.25	8.39	Sep 02
	// Select	-2.29	-0.28	1.95	-7.53	1.74	9.15	5.79	6.38	9.70	Dec 06
	Frontier	-2.26	-0.22	2.07	-7.34	1.97	9.41	6.03	6.61	9.95	Nov 10
Merlon Australian Share Income Trust	Entry fee	2.59	5.68	12.24	14.81	10.02	11.62	9.07	7.30	6.51	Oct 07
	Nil entry fee	2.52	5.46	11.77	13.84	9.09	10.68	8.15	6.39	5.61	Oct 07
	// Select	2.60	5.71	12.29	14.91	10.12	11.72	9.16	7.49	6.85	Oct 07
	Frontier	2.62	5.78	12.49	15.28	10.47	12.07	9.48	7.77	7.14	Nov 10
MFS Global Equity Trust	Entry fee	-0.24	-1.54	7.57	-1.23	3.23	8.15	4.36	6.40	8.84	Oct 00
	Nil entry fee	-0.31	-1.75	7.12	-2.05	2.37	7.24	3.48	5.51	7.93	Oct 00
	// Select	-0.23	-1.52	7.61	-1.14	3.32	8.24	4.45	6.59	9.19	Dec 06
	Frontier	-0.22	-1.48	7.74	-0.95	3.50	8.44	4.64	6.78	9.38	Nov 10
OnePath Australian Property Securities Index Trust[1]	Entry fee	1.55	-6.96	-2.79	-13.67	-3.74	11.57	2.60	2.82	5.30	Sep 05
	Nil entry fee	1.48	-7.16	-3.20	-14.39	-4.55	10.63	1.74	1.96	4.43	Sep 05
	// Select	1.56	-6.94	-2.75	-13.59	-3.66	11.67	2.69	3.00	5.62	Dec 06
	Frontier	1.56	-6.92	-2.70	-13.49	-3.54	11.79	2.81	3.13	5.77	Nov 10
OnePath Australian Shares Index Trust[1]	Entry fee	1.05	0.10	3.92	2.50	7.18	12.50	7.09	7.23	8.29	Sep 05
	Nil entry fee	0.98	-0.11	3.48	1.64	6.28	11.55	6.19	6.33	7.39	Sep 05
	// Select	1.06	0.12	3.97	2.60	7.28	12.60	7.19	7.42	8.62	Dec 06
	Frontier	1.06	0.16	4.04	2.75	7.43	12.77	7.35	7.59	8.81	Nov 10
OnePath Australian Share Trust	Entry fee	1.11	-1.51	2.30	2.26	7.53	12.79	7.30	7.80	7.82	Oct 95
	Nil entry fee	1.03	-1.72	1.87	1.40	6.62	11.84	6.39	6.89	6.91	Oct 95
	// Select	1.11	-1.49	2.34	2.35	7.62	12.89	7.39	7.99	8.16	Dec 06
	Frontier	1.12	-1.45	2.43	2.52	7.82	13.08	7.57	8.17	8.34	Nov 10
OnePath Australian Shares Income Trust[18]	Entry fee	1.40	0.47	4.48	3.43	8.70	10.55	7.29	5.79	6.14	Apr 88
	Nil entry fee	1.33	0.25	4.04	2.56	7.78	9.62	6.39	4.90	5.24	Jun 95
	// Select	1.41	0.49	4.53	3.53	8.80	10.65	7.39	5.98	6.48	Dec 06
	Frontier	1.41	0.51	4.57	3.60	8.88	10.73	7.47	6.07	6.58	Nov 10
OnePath Emerging Companies Trust	Entry fee	-4.70	1.20	-0.53	-6.94	9.45	15.58	4.30	5.48	6.36	Oct 89
	Nil entry fee	-4.77	0.98	-0.95	-7.72	8.52	14.61	3.42	4.59	5.47	Jul 95
	// Select	-4.69	1.22	-0.48	-6.85	9.54	15.69	4.39	5.66	6.70	Dec 06
	Frontier	-4.68	1.25	-0.44	-6.75	9.65	15.80	4.50	5.79	6.81	Nov 10
OnePath Geared Australian Shares Index Trust	Entry fee	1.52	-1.64	4.21	-2.48	6.47	17.27	6.91	8.17	11.12	Jul 06
	Nil entry fee	1.45	-1.84	3.76	-3.31	5.57	16.28	6.01	7.26	10.18	Jul 06
	// Select	1.53	-1.61	4.25	-2.39	6.57	17.38	7.01	8.37	11.48	Dec 06
	Frontier	1.53	-1.60	4.25	-2.37	6.61	17.44	7.07	8.44	11.54	Nov 10
OnePath Global Emerging Markets Trust	Frontier	-11.14	-7.14	-2.70	6.00	17.63	20.47	6.76	5.86	7.71	Nov 10
OnePath Global Listed Infrastructure Index Trust	Frontier	8.64	0.65	1.58	12.96	11.20	15.49	7.24	-	-	Sep 21
OnePath Global Property Securities Index Trust	Entry fee	2.50	-5.99	-1.58	7.34	3.84	10.82	-0.99	-0.06	2.06	Dec 06
	Nil entry fee	2.43	-6.19	-2.00	6.44	2.96	9.89	-1.83	-0.90	1.20	Dec 06
	// Select	2.51	-5.97	-1.54	7.44	3.93	10.92	-0.90	0.12	2.38	Dec 06
	Frontier	2.53	-5.90	-1.38	7.76	4.25	11.26	-0.59	0.44	2.70	Nov 10
OnePath Global Share Trust	Entry fee	-2.33	-1.74	4.89	3.13	6.85	10.99	6.83	8.69	11.07	Nov 97
	Nil entry fee	-2.40	-1.95	4.45	2.26	5.94	10.05	5.93	7.77	10.14	Nov 97
	// Select	-2.32	-1.72	4.94	3.22	6.94	11.09	6.93	8.88	11.43	Dec 06
	Frontier	-2.30	-1.65	5.04	3.37	7.07	11.21	7.04	8.97	11.51	Nov 10
OnePath High Growth Index Trust[1]	Entry fee	-0.62	-0.07	4.70	4.78	10.44	14.97	8.22	8.94	9.33	Apr 10
	Nil entry fee	-0.69	-0.28	4.26	3.90	9.51	14.00	7.31	8.02	8.43	Apr 10
	// Select	-0.61	-0.04	4.74	4.87	10.54	15.07	8.31	9.13	9.66	Apr 10
	Frontier	-0.60	-0.01	4.83	5.01	10.68	15.21	8.44	9.26	9.83	Nov 10
OnePath International Shares Index Trust[1]	Entry fee	-1.95	0.32	7.07	3.97	12.54	17.73	11.71	12.64	13.11	Sep 02
	Nil entry fee	-2.02	0.11	6.63	3.10	11.59	16.74	10.77	11.69	12.18	Sep 02
	// Select	-1.95	0.34	7.12	4.06	12.64	17.83	11.81	12.83	13.45	Dec 06
	Frontier	-1.94	0.37	7.18	4.16	12.73	17.94	11.91	12.94	13.60	Nov 10
OnePath International Shares Index (Hedged) Trust[1]	Entry fee	-0.73	0.96	5.95	12.00	16.18	20.95	9.83	11.99	11.54	Sep 05
	Nil entry fee	-0.80	0.74	5.52	11.07	15.21	19.94	8.91	11.06	10.63	Sep 05
	// Select	-0.72	0.98	5.99	12.10	16.29	21.06	9.93	12.19	11.87	Dec 06
	Frontier	-0.71	1.00	6.06	12.21	16.39	21.16	10.03	12.30	12.02	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 5 - High Growth (cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Property Securities Trust	Entry fee	0.55	-5.46	-2.19	-13.92	-2.48	12.20	3.90	2.00	3.35	Oct 97
	Nil entry fee	0.47	-5.66	-2.60	-14.64	-3.30	11.25	3.02	1.13	2.47	Oct 97
	// Select	0.55	-5.44	-2.15	-13.84	-2.39	12.30	3.99	2.18	3.67	Dec 06
	Frontier	0.61	-5.35	-2.01	-13.67	-2.20	12.56	4.24	2.46	3.93	Nov 10
OnePath Select Leaders Trust	Entry fee	1.17	-1.55	1.71	0.96	6.62	11.98	6.96	7.16	7.45	Sep 03
	Nil entry fee	1.09	-1.76	1.29	0.11	5.72	11.03	6.06	6.26	6.55	Sep 03
	// Select	1.17	-1.53	1.76	1.05	6.71	12.08	7.06	7.35	7.79	Dec 06
	Frontier	1.18	-1.50	1.82	1.12	6.72	12.12	7.17	7.46	7.93	Nov 10
OnePath Sustainable Investments - Australian Share Trust	Entry fee	1.39	-1.86	2.85	1.14	7.05	12.95	5.97	7.83	8.15	Sep 03
	Nil entry fee	1.32	-2.07	2.42	0.29	6.15	12.00	5.08	6.92	7.24	Sep 03
	// Select	1.40	-1.84	2.89	1.23	7.15	13.05	6.07	8.02	8.50	Dec 06
OptiMix Australian Share Trust	Entry fee	0.82	0.50	4.02	0.37	5.20	10.90	6.21	6.07	7.06	Sep 03
	Nil entry fee	0.75	0.28	3.58	-0.47	4.31	9.97	5.32	5.18	6.16	Sep 03
	// Select	0.83	0.52	4.07	0.46	5.29	11.00	6.31	6.26	7.40	Dec 06
	Frontier	0.86	0.60	4.25	0.80	5.65	11.38	6.67	6.63	7.75	Nov 10
OptiMix Global Emerging Markets Trust	Entry fee	-11.15	-7.21	-2.79	5.81	17.46	20.28	6.44	5.15	6.17	Oct 07
	Nil entry fee	-11.21	-7.41	-3.20	4.92	16.46	19.26	5.54	4.26	5.28	Oct 07
	// Select	-11.15	-7.19	-2.75	5.91	17.56	20.38	6.54	5.33	6.51	Dec 06
	Frontier	-11.13	-7.14	-2.63	6.13	17.78	20.62	6.75	5.50	6.67	Nov 10
OptiMix Global Share Trust	Entry fee	-2.12	-0.41	5.71	1.10	7.60	13.43	9.22	10.18	11.27	Sep 03
	Nil entry fee	-2.19	-0.62	5.27	0.25	6.70	12.48	8.30	9.26	10.33	Sep 03
	// Select	-2.12	-0.39	5.76	1.19	7.70	13.54	9.32	10.37	11.62	Dec 06
	Frontier	-2.08	-0.30	5.93	1.51	8.04	13.89	9.67	10.73	11.96	Nov 10
OnePath Global Smaller Companies Shares Trust[6]	Entry fee	0.16	3.26	10.17	17.86	21.36	22.47	14.64	16.17	14.96	Sep 03
	Nil entry fee	0.09	3.04	9.72	16.88	20.35	21.45	13.68	15.19	14.00	Sep 03
	// Select	0.17	3.29	10.22	17.96	21.47	22.58	14.74	16.37	15.32	Dec 06
	Frontier	0.17	3.30	10.27	18.03	21.54	22.66	14.81	16.45	15.38	Nov 10
OptiMix Property Securities Trust	Entry fee	0.62	-5.86	-2.12	-13.72	-2.68	12.13	3.32	2.37	4.23	Sep 03
	Nil entry fee	0.54	-6.06	-2.53	-14.45	-3.50	11.18	2.45	1.50	3.35	Sep 03
	// Select	0.62	-5.84	-2.07	-13.64	-2.59	12.23	3.41	2.55	4.56	Dec 06
	Frontier	0.64	-5.75	-1.87	-13.27	-2.17	12.72	3.87	3.00	4.98	Nov 10
Pendal Australian Shares	Entry fee	0.50	0.51	4.62	0.64	4.47	10.67	6.13	7.06	8.29	Mar 09
	Nil entry fee	0.43	0.30	4.18	-0.20	3.59	9.74	5.24	6.16	7.38	Mar 09
	// Select	0.51	0.53	4.66	0.73	4.56	10.77	6.22	7.25	8.63	Mar 09
	Frontier	0.53	0.62	4.85	1.10	4.94	11.16	6.60	7.58	8.98	Nov 10
Pendal Smaller Companies Trust	Entry fee	-4.49	-1.55	-3.54	-15.04	0.03	9.62	3.06	5.64	6.16	Sep 04
	Nil entry fee	-4.55	-1.76	-3.94	-15.75	-0.81	8.70	2.19	4.76	5.26	Sep 04
	// Select	-4.48	-1.52	-3.50	-14.96	0.12	9.72	3.15	5.83	6.49	Dec 06
	Frontier	-4.46	-1.47	-3.40	-14.79	0.33	9.94	3.36	6.05	6.71	Nov 10
Perennial Value Share Trust	Entry fee	1.86	0.87	3.53	0.95	2.73	8.14	5.10	5.82	6.25	Sep 04
	Nil entry fee	1.79	0.65	3.10	0.10	1.87	7.23	4.22	4.93	5.35	Sep 04
	// Select	1.87	0.89	3.58	1.04	2.82	8.24	5.20	6.01	6.58	Dec 06
	Frontier	1.91	0.99	3.77	1.40	3.19	8.62	5.58	6.39	6.97	Nov 10
Perpetual Australian Share Trust	Entry fee	1.79	0.73	6.26	3.98	4.16	8.49	4.65	6.41	6.33	Sep 02
	Nil entry fee	1.72	0.50	5.78	3.05	3.23	7.52	3.72	5.46	5.38	Sep 02
	// Select	1.80	0.75	6.31	4.07	4.25	8.59	4.75	6.60	6.67	Dec 06
	Frontier	1.82	0.81	6.44	4.33	4.48	8.82	4.96	6.82	6.91	Nov 10
Perpetual ESG Australian Share[14]	Entry fee	2.09	3.85	12.60	2.37	4.91	10.00	5.05	7.76	6.56	Oct 07
	Nil entry fee	2.09	3.85	12.60	2.37	4.91	10.00	4.98	7.44	6.07	Oct 07
	// Select	2.09	3.85	12.60	2.37	4.91	10.00	5.06	7.88	6.85	Oct 07
	Frontier	2.19	4.16	13.64	3.95	6.37	11.45	6.33	8.90	7.64	Nov 10
Schroder Australian Equity Trust	Entry fee	2.27	4.48	9.18	12.50	11.08	13.42	8.71	7.86	8.74	Sep 03
	Nil entry fee	2.19	4.24	8.69	11.50	10.09	12.41	7.75	6.90	7.77	Sep 03
	// Select	2.28	4.50	9.23	12.60	11.18	13.52	8.81	8.05	9.08	Dec 06
	Frontier	2.29	4.57	9.38	12.96	11.55	13.91	9.20	8.44	9.47	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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OnePath OneAnswer Investment Portfolio as at: 31 October 2026

Profile 5 - High Growth (cont'd)		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
T. Rowe Price Global Equity Trust	Entry fee	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.20	11.62	Mar 09
	Nil entry fee	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.47	8.88	11.11	Mar 09
	// Select	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.33	11.92	Mar 09
	Frontier	-5.87	-2.09	3.95	-0.91	7.55	13.73	4.77	10.34	12.76	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[1] These funds were formerly "Vanguard" funds
[3] These funds were formerly "Colonial First State" funds
[4] These funds were formerly "BlackRock Scientific" funds
[5] Formerly known as "Schroder Strategic Growth"
[6] Formerly known as "OptiMix Global Smaller Companies Share Trust"
[7] Formerly known as "RARE Infrastructure Value Trust"
[7] Formerly known as "ClearBridge RARE Infrastructure Value Hedged Trust"
[8] Prior to 25/7/2022 this fund was called "OptiMix Conservative"
[9] Prior to 25/7/2022 this fund was called "OptiMix Moderate"
[10] Prior to 25/7/2022 this fund was called "OptiMix Balanced"
[11] Prior to 25/7/2022 this fund was called "OptiMix Growth"
[12] Prior to 25/7/2022 this fund was called "OnePath Tax Effective Income"
[14] Formerly known as "Perpetual Ethical SRI"
[15] These funds were formerly "First Sentier Global Credit Income"
[16] Formerly known as "Antipodes Global (Long only) Trust"
[17] Formerly known as "Magellan Global Trust"
[18] Formerly known as "OnePath Blue Chip Imputation Trust"

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

* The returns for the ANZ Cash Advantage Funds are calculated on a monthly basis and are subject to change. The current interest rates for these funds can be found on www.onepath.com.au

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OneAnswer Frontier Personal Super as at: 31 October 2026

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage[††]	Frontier	0.36	1.02	2.02	3.76	3.75	3.85	3.06	2.30	2.00	Nov 10
Profile 2 - Conservative		1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Monthly Income[6]	Frontier	0.19	0.59	1.59	3.24	4.17	4.76	3.30	2.45	2.40	Nov 10
MultiSeries^ 30	Frontier	0.14	-0.08	1.60	2.35	4.32	5.86	-	-	-	Jul 22
OnePath Conservative Index[1]	Frontier	0.52	0.12	1.75	1.62	4.77	6.94	2.87	3.00	3.71	Nov 10
OnePath Diversified Bond Index[1]	Frontier	1.26	0.09	0.23	-0.56	1.85	3.44	-0.14	-0.20	0.78	Nov 10
OnePath Diversified Fixed Interest	Frontier	0.77	-0.40	0.74	0.30	2.80	4.56	0.84	0.55	1.38	Nov 10
OnePath MoneyForLife Index Conservative[*]	Frontier	0.51	0.47	2.57	3.54	16.06	14.52	7.92	6.72	6.28	Nov 10
OptiMix Australian Fixed Interest	Frontier	0.99	-0.15	1.90	0.23	3.26	4.59	0.99	0.40	1.41	Nov 10
Pendal Monthly Income Plus	Frontier	0.27	0.46	1.27	0.88	3.50	5.71	3.11	2.57	3.15	Nov 10
Perpetual Conservative Growth	Frontier	1.07	0.11	2.93	2.45	4.56	5.73	3.32	3.45	3.85	Nov 10
Schroder Fixed Income	Frontier	0.95	-0.33	1.48	-0.09	2.89	4.32	0.58	0.29	1.32	Nov 10
UBS Diversified Fixed Income	Frontier	1.38	0.02	1.24	-0.24	2.81	4.48	0.29	-	0.95	Nov 10
Profile 3 - Moderate		1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Ardea Real Outcome	Frontier	-0.52	-0.31	1.30	2.60	3.76	2.08	2.22	2.28	2.52	Nov 10
Janus Henderson Diversified Credit[13]	Frontier	0.02	0.49	2.18	3.59	5.19	5.84	4.17	3.38	3.22	Nov 10
MultiSeries^ 50	Frontier	-0.05	-0.19	2.16	2.82	5.22	7.45	-	-	-	Jul 22
OnePath Balanced Index[1]	Frontier	0.29	0.09	2.54	2.39	6.35	9.18	4.31	4.69	5.45	Nov 10
OnePath MoneyForLife Index Balanced[*]	Frontier	0.40	0.50	3.26	4.51	7.41	10.48	5.32	5.84	6.31	Nov 10
OnePath MoneyForLife Index Moderate	Frontier	0.44	0.49	3.02	4.00	6.76	9.23	4.90	5.22	5.51	Nov 10
Schroder Real Return	Frontier	-1.06	-0.01	1.00	3.85	7.89	9.52	5.24	4.95	4.72	Nov 10
T. Rowe Price Dynamic Global Bond	Frontier	-0.38	0.47	3.16	4.00	3.21	2.71	1.41	2.15	-	Sep 17
Profile 4 - Growth		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Bentham Global Income	Frontier	1.43	-0.05	1.12	-0.58	2.01	4.56	2.47	2.92	3.17	Nov 10
BlackRock Diversified ESG Growth[5]	Frontier	-1.17	-0.43	2.70	5.85	9.85	12.80	6.65	6.57	7.49	Nov 10
BlackRock Tactical Growth	Frontier	-0.93	-0.46	2.61	5.23	9.20	12.19	6.95	7.10	7.79	Nov 10
MultiSeries^ 70	Frontier	-0.45	-0.17	2.84	3.57	6.51	9.46	-	-	-	Jul 22
OnePath Growth Index[1]	Frontier	-0.05	0.12	3.53	3.68	8.15	11.53	6.16	6.71	7.38	Nov 10
Perpetual Balanced Growth	Frontier	1.16	0.39	5.64	5.84	7.07	8.49	5.77	6.47	6.67	Nov 10
Profile 5 - High Growth		1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Altrinsic Global Equities	Frontier	4.80	3.24	14.36	9.33	9.58	10.98	8.68	7.59	8.63	Nov 10
Antipodes Global Value Fund[14]	Frontier	-1.48	-0.09	1.91	3.86	14.28	16.64	11.21	11.03	10.44	Nov 10
Arrowstreet Global Equity (Hedged)	Frontier	-1.51	0.81	8.77	20.92	21.60	22.78	12.89	14.44	13.48	Nov 10
Ausbil Australian Emerging Leaders	Frontier	-0.72	-2.70	1.63	-9.13	5.47	10.52	3.90	8.12	7.96	Nov 10
BlackRock Advantage Australian Equity[5]	Frontier	1.11	0.31	4.26	2.91	7.58	12.18	7.26	7.61	9.05	Nov 10
BlackRock Advantage International Equity[5]	Frontier	-2.69	-0.23	7.36	9.25	14.49	17.92	11.95	12.26	12.98	Nov 10
ClearBridge Global Infrastructure Value Hedged[8]	Frontier	5.46	-1.08	-2.13	8.59	9.84	12.19	6.67	6.47	7.00	Nov 10
First Sentier Global Listed Infrastructure[4]	Frontier	8.25	2.35	1.75	12.00	10.66	13.46	5.89	4.87	-	Sep 17
First Sentier Imputation[4]	Frontier	2.43	0.11	3.72	-3.21	2.61	9.70	5.65	7.66	9.06	Nov 10
Fidelity Australian Equities	Frontier	0.64	-0.47	2.25	1.30	4.62	9.71	5.30	7.14	8.38	Nov 10
Greencape Broadcap	Frontier	0.58	0.56	1.47	-2.72	0.77	8.47	4.67	6.54	-	Sep 17
Investors Mutual Australian Shares	Frontier	4.53	5.90	10.11	8.82	8.91	10.50	6.93	6.12	6.92	Nov 10
Vinva Global Alpha[15]	Frontier	-2.35	-0.25	1.66	-8.01	1.37	7.93	5.16	5.79	8.88	Nov 10
Merlon Australian Share Income	Frontier	2.65	4.99	11.32	14.86	10.68	11.95	9.92	8.37	7.76	Nov 10
MFS Global Equity	Frontier	-0.53	-1.69	6.56	-1.39	2.90	7.40	4.04	6.05	8.46	Nov 10
MultiSeries^ 90	Frontier	-0.77	-0.22	3.09	3.58	6.78	10.31	-	-	-	Jul 22
OnePath Australian Property Securities Index[1]	Frontier	1.29	-6.17	-2.32	-12.08	-3.17	10.54	2.45	2.73	5.10	Nov 10
OnePath Australian Shares	Frontier	1.35	-1.03	2.29	2.59	7.76	12.54	7.86	8.40	8.57	Nov 10
OnePath Australian Shares Index[1]	Frontier	1.29	0.48	4.01	3.32	7.60	12.28	7.62	7.78	9.00	Nov 10
OnePath Australian Shares Income[16]	Frontier	1.76	0.96	4.67	4.25	9.20	10.80	8.03	6.69	7.13	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

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Profile 5 - High Growth (cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Emerging Companies	Frontier	-4.04	1.36	-0.05	-5.31	10.53	15.74	5.10	6.03	6.96	Nov 10
OnePath Geared Australian Shares Index	Frontier	1.47	-1.32	5.66	-0.55	7.97	17.04	8.38	9.64	12.54	Nov 10
OnePath Global Emerging Markets	Frontier	-10.17	-6.48	-1.94	6.18	16.94	19.10	6.62	5.79	7.36	Nov 10
OnePath Global Listed Infrastructure Index	Frontier	7.70	0.62	1.38	11.98	10.26	14.16	6.97	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	2.25	-5.27	-1.23	6.96	3.91	9.96	-0.45	0.40	2.45	Nov 10
OnePath Global Shares	Frontier	-2.19	-1.56	4.97	3.47	6.96	10.88	6.93	8.72	11.05	Nov 10
OnePath Global Smaller Companies Shares[7]	Frontier	0.17	3.04	8.98	16.02	19.41	20.33	13.37	14.63	13.71	Nov 10
OnePath High Growth Index[1]	Frontier	-0.43	0.12	4.49	4.86	9.99	14.01	8.00	8.70	9.28	Nov 10
OnePath International Shares Index[1]	Frontier	-1.75	0.37	6.70	4.05	11.82	16.44	10.93	11.85	12.45	Nov 10
OnePath International Shares Index (Hedged)[1]	Frontier	-0.63	0.95	5.30	10.93	14.83	19.15	9.12	11.09	10.86	Nov 10
OnePath Property Securities	Frontier	0.57	-4.77	-1.77	-12.52	-1.85	11.00	3.79	2.06	3.48	Nov 10
OnePath Select Leaders	Frontier	1.36	-1.07	2.05	1.95	6.88	11.67	7.54	7.82	8.28	Nov 10
OnePath Sustainable Investments - Australian Shares	Frontier	1.31	-1.70	3.10	2.16	7.67	12.84	6.58	8.41	8.87	Nov 10
OptiMix Australian Shares	Frontier	0.76	0.55	4.28	1.56	5.88	10.92	6.84	6.74	7.85	Nov 10
OptiMix Global Emerging Market Shares	Frontier	-10.26	-6.52	-1.90	6.43	16.76	19.07	6.64	5.52	6.49	Nov 10
OptiMix Global Shares	Frontier	-1.92	-0.29	5.31	1.33	7.30	12.46	8.63	9.44	10.66	Nov 10
OptiMix Property Securities	Frontier	0.48	-5.38	-1.71	-12.29	-1.94	11.52	3.60	2.72	4.51	Nov 10
Pendal Australian Shares	Frontier	0.61	0.71	4.98	2.15	5.54	11.08	7.17	7.96	9.16	Nov 10
Pendal Smaller Companies	Frontier	-4.02	-1.33	-2.55	-12.69	1.18	9.67	3.65	6.03	6.69	Nov 10
Perennial Value Share	Frontier	1.62	0.85	4.41	2.44	3.73	8.45	6.00	6.70	7.30	Nov 10
Perpetual Australian Shares	Frontier	1.68	0.78	6.19	4.63	5.00	8.79	5.40	7.13	7.37	Nov 10
Perpetual ESG Australian Share[12]	Frontier	1.94	3.80	13.13	4.71	6.79	11.49	6.85	9.07	7.92	Nov 10
Schroder Australian Equity	Frontier	2.03	4.11	9.05	12.41	11.40	13.45	9.58	8.71	9.71	Nov 10
SG Hiscock Property	Frontier	0.55	-4.72	-1.74	-12.28	-2.16	9.91	3.33	1.77	3.28	Nov 10
T. Rowe Price Global Equity	Frontier	-5.31	-1.90	3.80	-0.46	7.17	12.63	4.65	9.54	11.61	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[1] These funds were formerly "Vanguard" funds

[2] Formerly known as "Pendal Concentrated Global Shares Hedged"

[4] These funds were formerly "Colonial First State" funds

[5] These funds were formerly "BlackRock Scientific" funds

[6] Formerly known as "Schroder Balanced"

[7] Formerly known as "OptiMix Global Smaller Companies Shares"

[8] Formerly known as "RARE Infrastructure Value"

[8] Formerly known as "ClearBridge RARE Infrastructure Value"

[12] Formerly known as "Perpetual Ethical SRI"

[13] These funds were formerly "First Sentier Global Credit Income"

[14] Formerly known as "Antipodes Global (Long Only)"

[15] Formerly known as "Magellan Global"

[16] Formerly known as "OnePath Blue Chip Imputation"

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

†† The returns for the ANZ Cash Advantage Fund are calculated on a monthly basis and are subject to change. The investment returns are net of fees and tax. The current interest rates for the funds can be found on www.onepath.com.au.

***This investment option has not passed the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-onepath-custodians-mastertrust for more details.**

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OneAnswer Frontier Pension as at: 31 October 2026

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage[††]	Frontier	0.42	1.21	2.38	4.44	4.43	4.54	3.61	2.72	2.36	Nov 10
Profile 2 - Conservative		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Kapstream Absolute Return Income	Frontier	0.27	0.71	1.93	3.85	4.88	5.51	3.85	2.88	2.81	Nov 10
MultiSeries^ 30	Frontier	0.17	-0.09	2.01	2.87	4.94	6.72	-	-	-	Jul 22
OnePath Conservative Index[1]	Frontier	0.68	0.20	2.34	2.23	5.51	7.90	3.29	3.48	4.24	Nov 10
OnePath Diversified Bond Index[1]	Frontier	1.48	0.14	0.84	-0.01	2.35	4.04	-0.07	-0.04	1.01	Nov 10
OnePath Diversified Fixed Interest	Frontier	0.88	-0.45	1.10	0.69	3.32	5.22	0.89	0.69	1.65	Nov 10
OnePath MoneyForLife Index Conservative	Frontier	0.62	0.56	3.02	3.69	6.24	8.26	4.33	4.33	4.82	Nov 10
OptiMix Australian Fixed Interest	Frontier	1.14	-0.18	2.06	0.22	3.62	5.07	1.01	0.46	1.64	Nov 10
Pendal Monthly Income Plus	Frontier	0.30	0.53	1.45	1.16	4.04	6.53	3.57	2.97	3.62	Nov 10
Perpetual Conservative Growth	Frontier	1.22	0.13	3.34	2.80	4.99	6.36	3.70	3.87	4.33	Nov 10
Schroder Fixed Income	Frontier	1.05	-0.39	1.63	-0.16	3.14	4.78	0.57	0.34	1.51	Nov 10
UBS Diversified Fixed Income	Frontier	1.54	0.01	1.34	-0.32	2.95	4.88	0.22	-0.05	1.08	Nov 10
Profile 3 - Moderate		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Ardea Real Outcome	Frontier	-0.58	-0.38	1.36	2.80	4.11	2.19	2.44	2.55	2.83	Nov 10
Janus Henderson Diversified Credit[11]	Frontier	0.04	0.55	2.55	4.20	5.92	6.68	4.75	3.85	3.75	Nov 10
MultiSeries^ 50	Frontier	-0.07	-0.23	2.58	3.34	5.85	8.44	-	-	-	Jul 22
OnePath Balanced Index[1]	Frontier	0.39	0.14	3.14	3.05	7.26	10.42	4.92	5.36	6.16	Nov 10
OnePath MoneyForLife Index Balanced	Frontier	0.49	0.59	3.82	5.19	8.53	11.65	6.05	6.61	7.12	Nov 10
OnePath MoneyForLife Index Moderate	Frontier	0.54	0.58	3.53	4.64	7.65	10.40	5.39	5.74	6.24	Nov 10
Schroder Real Return	Frontier	-1.18	-0.04	1.46	4.73	9.00	10.76	5.93	5.93	5.37	Nov 10
T. Rowe Price Dynamic Global Bond	Frontier	-0.43	0.51	3.49	4.33	3.35	2.84	1.49	2.37	-	Sep 17
Profile 4 - Growth		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Bentham Global Income	Frontier	1.59	-0.05	1.31	-0.51	2.33	5.15	2.81	3.36	3.62	Nov 10
BlackRock Diversified ESG Growth[4]	Frontier	-1.27	-0.47	3.06	6.58	10.95	14.31	7.43	7.31	8.32	Nov 10
BlackRock Tactical Growth	Frontier	-1.03	-0.53	3.10	6.01	10.53	13.91	7.96	8.20	8.96	Nov 10
MultiSeries^ 70	Frontier	-0.51	-0.20	3.32	4.11	7.25	10.71	-	-	-	Jul 22
OnePath Growth Index[1]	Frontier	-0.03	0.15	4.08	4.25	9.16	12.96	6.92	7.54	8.24	Nov 10
Perpetual Balanced Growth	Frontier	1.30	0.45	6.03	6.29	7.50	9.30	6.38	7.24	7.43	Nov 10
Profile 5 - High Growth		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Altrinsic Global Equities	Frontier	5.45	3.64	15.69	10.06	10.21	11.82	9.18	8.18	9.37	Nov 10
Antipodes Global Value Fund[12]	Frontier	-1.66	-0.16	1.91	4.03	15.30	17.84	11.89	11.76	11.20	Nov 10
Arrowstreet Global Equity (Hedged)	Frontier	-1.64	0.93	9.37	22.85	23.41	24.99	14.04	16.01	14.88	Nov 10
Ausbil Australian Emerging Leaders	Frontier	-0.82	-3.08	1.50	-10.24	5.80	11.96	4.42	9.17	8.91	Nov 10
BlackRock Advantage Australian Equity[15]	Frontier	1.22	0.30	4.66	3.12	8.38	13.74	8.26	8.66	10.24	Nov 10
BlackRock Advantage International Equity[4]	Frontier	-3.00	-0.36	7.61	9.60	15.43	19.55	13.01	13.42	14.21	Nov 10
ClearBridge Global Infrastructure Value Hedged[7]	Frontier	6.12	-1.20	-2.28	9.40	10.76	13.41	7.21	7.11	7.70	Nov 10
First Sentier Global Listed Infrastructure[3]	Frontier	9.27	2.59	1.95	13.27	11.77	14.99	6.41	5.23	-	Sep 17
First Sentier Imputation[3]	Frontier	2.77	0.31	4.27	-3.26	3.04	10.88	6.46	8.54	10.20	Nov 10
Fidelity Australian Equities	Frontier	0.83	-0.44	2.52	1.55	5.24	10.99	6.11	8.17	9.43	Nov 10
Greencape Broadcap	Frontier	0.83	0.78	1.68	-2.82	0.96	9.47	5.28	7.31	-	Sep 17
Investors Mutual Australian Shares	Frontier	4.70	6.39	10.97	9.59	10.00	11.79	7.77	6.93	7.77	Nov 10
Vinva Global Alpha[13]	Frontier	-2.26	-0.18	2.11	-7.28	2.11	9.46	6.05	6.61	9.90	Nov 10
Merlon Australian Share Income	Frontier	2.95	5.43	12.39	16.53	11.82	13.22	11.06	9.41	8.78	Nov 10
MFS Global Equity	Frontier	-0.21	-1.48	7.70	-1.01	3.52	8.41	4.59	6.73	9.32	Nov 10
MultiSeries^ 90	Frontier	-0.86	-0.27	3.55	4.10	7.53	11.59	-	-	-	Jul 22
OnePath Australian Property Securities Index[1]	Frontier	1.58	-6.91	-2.66	-13.40	-3.53	11.78	2.82	3.10	5.77	Nov 10
OnePath Australian Shares	Frontier	1.47	-1.32	0.82	0.04	6.99	12.67	8.06	8.84	9.21	Nov 10
OnePath Australian Shares Index[1]	Frontier	1.49	0.58	4.47	3.77	8.51	13.70	8.62	8.78	10.08	Nov 10
OnePath Australian Shares Income[14]	Frontier	2.04	1.14	5.22	4.75	10.30	12.12	9.06	7.59	8.13	Nov 10
OnePath Emerging Companies	Frontier	-4.35	1.52	-0.02	-5.75	10.80	16.71	5.46	6.59	7.58	Nov 10
OnePath Geared Australian Shares Index	Frontier	1.49	-1.48	6.22	-0.60	8.71	19.01	9.42	10.55	13.72	Nov 10
OnePath Global Emerging Markets	Frontier	-11.07	-7.13	-2.73	6.05	17.54	20.40	6.78	5.86	7.72	Nov 10
OnePath Global Listed Infrastructure Index	Frontier	8.63	0.64	1.65	13.05	11.17	15.45	7.02	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	2.52	-5.89	-1.38	7.76	4.23	11.26	-0.60	0.41	2.67	Nov 10
OnePath Global Shares	Frontier	-2.26	-1.67	5.04	3.39	7.12	11.21	7.13	8.93	11.50	Nov 10
OnePath Global Smaller Companies Shares[6]	Frontier	0.17	3.28	10.13	17.97	21.51	22.64	14.75	16.35	15.31	Nov 10
OnePath High Growth Index[1]	Frontier	-0.45	0.15	5.00	5.40	11.09	15.54	8.88	9.66	10.27	Nov 10
OnePath International Shares Index[1]	Frontier	-1.94	0.37	7.15	4.12	12.71	17.90	11.82	12.86	13.52	Nov 10
OnePath International Shares Index (Hedged)[1]	Frontier	-0.70	1.01	6.12	12.27	16.41	21.14	10.01	12.24	11.96	Nov 10
OnePath Property Securities	Frontier	0.66	-5.28	-1.93	-13.50	-2.10	12.54	4.31	2.46	3.97	Nov 10
OnePath Select Leaders	Frontier	1.55	-1.09	2.29	2.16	7.81	13.06	8.47	8.78	9.22	Nov 10
OnePath Sustainable Investments - Australian Shares	Frontier	1.40	-1.80	3.31	2.29	8.34	14.04	7.21	9.23	9.76	Nov 10
OptiMix Australian Shares	Frontier	0.85	0.60	4.77	1.96	6.76	12.37	7.85	7.62	8.85	Nov 10
OptiMix Global Emerging Market Shares	Frontier	-11.18	-7.20	-2.76	6.06	17.61	20.52	6.75	5.54	6.67	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

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Profile 5 - High Growth (cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Global Shares	Frontier	-2.08	-0.37	5.78	1.24	7.90	13.81	9.61	10.59	11.83	Nov 10
OptiMix Property Securities	Frontier	0.56	-5.90	-2.00	-13.42	-2.20	12.62	3.92	2.97	5.01	Nov 10
Pendal Australian Shares	Frontier	0.74	0.85	5.67	2.80	6.43	12.50	8.12	9.01	10.39	Nov 10
Pendal Smaller Companies	Frontier	-4.42	-1.45	-2.85	-13.98	1.15	10.74	4.13	6.81	7.54	Nov 10
Perennial Value Shares	Frontier	1.89	1.02	4.97	2.94	4.30	9.59	6.84	7.71	8.34	Nov 10
Perpetual Australian Shares	Frontier	1.80	0.80	6.78	5.11	5.55	9.64	5.95	7.90	8.22	Nov 10
Perpetual ESG Australian Share[10]	Frontier	2.23	4.18	14.69	5.39	7.68	13.03	7.74	10.27	8.98	Nov 10
Schroder Australian Equity	Frontier	2.27	4.54	10.06	14.12	12.79	15.15	10.74	9.92	10.98	Nov 10
SG Hiscock Property	Frontier	0.66	-5.30	-1.97	-13.55	-2.23	11.17	3.54	1.93	3.59	Nov 10
T. Rowe Price Global Equity	Frontier	-5.85	-2.07	3.90	-0.98	7.54	13.74	4.81	10.31	12.73	Nov 10
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[1] These funds were formerly "Vanguard" funds

[3] These funds were formerly "Colonial First State" funds

[4] These funds were formerly "BlackRock Scientific" funds

[6] Formerly known as "OptiMix Global Smaller Companies Shares"

[7] Formerly known as "RARE Infrastructure Value"

[7] Formerly known as "ClearBridge RARE Infrastructure Value Hedged"

[10] Formerly known as "Perpetual Ethical SRI"

[11] These funds were formerly "First Sentier Global Credit Income"

[12] Formerly known as "Antipodes Global (Long only)"

[13] Formerly known as "Magellan Global"

[14] Formerly known as "OnePath Blue Chip Imputation"

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

†† The returns for the ANZ Cash Advantage Fund and ANZ Prime Cash Management Account are calculated on a monthly basis and are subject to change. The current interest rates for the funds can be found on www.onepath.com.au.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension - Transition to Retirement as at: 31 October 2026

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage	Frontier	0.36	1.02	2.02	3.76	3.75	3.85	3.06	2.30	-	May 18
Profile 2 - Conservative		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Kapstream Absolute Return Income	Frontier	0.19	0.59	1.59	3.24	4.17	4.76	3.30	2.45	-	May 18
MultiSeries^ 30	Frontier	0.14	-0.08	1.60	2.35	4.31	5.86	-	-	-	Jul 22
OnePath Conservative Index[2]	Frontier	0.52	0.12	1.75	1.62	4.77	6.94	2.87	3.00	-	May 18
OnePath Diversified Bond Index[2]	Frontier	1.26	0.09	0.23	-0.56	1.85	3.44	-0.14	-0.20	-	May 18
OnePath Diversified Fixed Interest	Frontier	0.77	-0.40	0.74	0.30	2.80	4.56	0.84	0.55	-	May 18
OnePath MoneyForLife Index Conservative	Frontier					12.70	12.41	6.75	5.94	-	May 18
OptiMix Australian Fixed Interest	Frontier	0.99	-0.15	1.90	0.23	3.26	4.59	0.99	0.40	-	May 18
Pendal Monthly Income Plus	Frontier	0.27	0.46	1.26	0.88	3.50	5.71	3.11	2.57	-	May 18
Perpetual Conservative Growth	Frontier				-0.94	2.82	4.55	2.62	2.96	-	May 18
Schroder Fixed Income	Frontier	0.95	-0.33	1.48	-0.09	2.89	4.32	0.58	0.29	-	May 18
UBS Diversified Fixed Income	Frontier	1.38	0.03	1.24	-0.23	2.81	4.48	0.29	-	-	May 18
Profile 3 - Moderate		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Ardea Real Outcome	Frontier	-0.52	-0.31	1.30	2.60	3.76	2.08	2.22	2.28	-	May 18
Janus Henderson Diversified Credit[11]	Frontier	0.03	0.49	2.18	3.60	5.19	5.84	4.17	3.38	-	May 18
MultiSeries^ 50	Frontier	-0.05	-0.19	2.16	2.82	5.22	7.45	-	-	-	Jul 22
OnePath Balanced Index[2]	Frontier	0.29	0.09	2.54	2.39	6.35	9.18	4.31	4.69	-	May 18
OnePath MoneyForLife Index Balanced	Frontier					0.93	6.08	2.93	4.21	-	May 18
OnePath MoneyForLife Index Moderate	Frontier					1.05	5.43	2.67	3.63	-	May 18
Schroder Real Return	Frontier	-1.06	-0.01	1.00	3.85	7.89	9.52	5.23	4.95	-	May 18
T. Rowe Price Dynamic Global Bond	Frontier	-0.38	0.47	3.16	4.00	3.21	2.71	1.41	2.15	-	May 18
Profile 4 - Growth		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Bentham Global Income	Frontier	1.43	-0.05	1.12	-0.58	2.01	4.56	2.47	2.92	-	May 18
BlackRock Diversified ESG Growth[4]	Frontier	-1.17	-0.43	2.70	5.85	9.85	12.80	6.65	6.57	-	May 18
BlackRock Tactical Growth	Frontier	-0.93	-0.46	2.61	5.23	9.20	12.19	6.95	7.10	-	May 18
MultiSeries^ 70	Frontier	-0.45	-0.17	2.84	3.57	6.50	9.46	-	-	-	Jul 22
OnePath Growth Index[2]	Frontier	-0.05	0.12	3.53	3.68	8.15	11.53	6.16	6.71	-	May 18
Perpetual Balanced Growth	Frontier	1.16	0.39	5.64	5.84	7.07	8.49	5.77	6.47	-	May 18
Profile 5 - High Growth		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Altrinsic Global Equities	Frontier	4.80	3.24	14.36	9.33	9.63	11.12	8.85	7.71	-	May 18
Antipodes Global Value Fund12	Frontier	-1.48	-0.09	1.91	3.86	14.28	16.64	11.21	11.03	-	May 18
Arrowstreet Global Equity (Hedged)	Frontier	-1.51	0.81	8.77	20.92	21.60	22.78	12.89	14.44	-	May 18
Ausbil Australian Emerging Leaders	Frontier	-0.72	-2.70	1.63	-9.13	5.47	10.52	3.90	8.12	-	May 18
BlackRock Advantage Australian Equity[4]	Frontier	1.11	0.31	4.26	2.91	2.93	9.11	5.66	6.48	-	May 18
BlackRock Advantage International Equity[4]	Frontier	-2.69	-0.23	7.36	9.25	14.49	17.92	11.95	12.26	-	May 18
ClearBridge Global Infrastructure Value Hedged[7]	Frontier	5.45	-1.08	-2.13	8.59	9.84	12.19	6.67	6.47	-	May 18
First Sentier Global Listed Infrastructure[3]	Frontier	8.25	2.35	1.75	12.00	10.66	13.46	5.89	4.87	-	May 18
First Sentier Imputation[3]	Frontier	2.43	0.11	3.72	-3.21	2.61	9.70	5.65	7.66	-	May 18
Fidelity Australian Equities	Frontier	0.64	-0.47	2.25	1.30	4.62	9.71	5.30	7.14	-	May 18
Greencape Broadcap	Frontier	0.58	0.56	1.47	-2.72	0.77	8.47	4.67	6.54	-	May 18
Investors Mutual Australian Shares	Frontier	4.53	5.90	10.11	8.82	8.91	10.50	6.93	6.12	-	May 18
Vinva Global Alpha[13]	Frontier	-2.35	-0.25	1.66	-8.01	1.37	7.93	5.16	5.79	-	May 18
Merlon Australian Share Income	Frontier	2.65	4.99	11.32	14.86	10.68	11.95	9.92	8.37	-	May 18
MFS Global Equity	Frontier	-0.53	-1.69	6.56	-1.39	2.90	7.40	4.04	6.05	-	May 18
MultiSeries^ 90	Frontier	-0.77	-0.22	3.09	3.58	6.78	10.31	-	-	-	Jul 22
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension - Transition to Retirement as at: 31 October 2026

Profile 5 - High Growth (cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Property Securities Index[2]	Frontier	1.29	-6.17	-2.32	-12.08	-3.17	10.54	2.45	2.73	-	May 18
OnePath Australian Shares	Frontier	1.35	-1.03	2.29	2.59	7.76	12.54	7.86	8.40	-	May 18
OnePath Australian Shares Index[2]	Frontier	1.29	0.48	4.01	3.32	7.60	12.28	7.62	7.78	-	May 18
OnePath Australian Shares Income[14]	Frontier	-	1.17	4.41	5.86	10.04	11.37	8.36	6.93	-	May 18
OnePath Emerging Companies	Frontier	-4.04	1.36	-0.05	-5.31	10.53	15.74	5.10	6.03	-	May 18
OnePath Geared Australian Shares Index	Frontier	1.47	-1.32	5.66	-0.55	7.97	17.04	8.38	9.64	-	May 18
OnePath Global Emerging Markets	Frontier	-10.17	-6.48	-1.94	6.18	16.94	19.10	6.62	5.79	-	May 18
OnePath Global Listed Infrastructure Index	Frontier	7.70	0.62	1.38	11.98	10.26	14.16	6.97	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	2.25	-5.27	-1.23	6.96	3.91	9.96	-0.45	0.40	-	May 18
OnePath Global Shares	Frontier	-2.19	-1.56	4.97	3.47	6.96	10.88	6.93	8.72	-	May 18
OnePath Global Smaller Companies Shares[6]	Frontier	0.17	3.04	8.98	16.02	19.41	20.33	13.36	14.63	-	May 18
OnePath High Growth Index[2]	Frontier	-0.43	0.12	4.49	4.86	9.99	14.01	8.00	8.70	-	May 18
OnePath International Shares Index[2]	Frontier	-1.75	0.37	6.70	4.05	11.82	16.44	10.93	11.85	-	May 18
OnePath International Shares Index (Hedged)[2]	Frontier	-0.63	0.95	5.30	10.93	14.83	19.15	9.12	11.09	-	May 18
OnePath Property Securities	Frontier	0.57	-4.77	-1.77	-12.52	-1.85	11.00	3.79	2.06	-	May 18
OnePath Select Leaders	Frontier	1.36	-1.07	2.05	1.95	6.88	11.67	7.54	7.82	-	May 18
OnePath Sustainable Investments - Australian Shares	Frontier	-	-	-	-0.28	1.31	8.44	4.07	6.57	-	May 18
OptiMix Australian Shares	Frontier	0.76	0.55	4.28	1.56	5.88	10.92	6.84	6.74	-	May 18
OptiMix Global Emerging Market Shares	Frontier	-10.26	-6.52	-1.90	6.43	16.76	19.07	6.64	5.52	-	May 18
OptiMix Global Shares	Frontier	-1.92	-0.29	5.31	1.33	7.30	12.46	8.63	9.44	-	May 18
OptiMix Property Securities	Frontier	0.48	-5.38	-1.71	-12.29	-1.94	11.52	3.60	2.72	-	May 18
Pendal Australian Shares	Frontier	0.61	0.71	4.98	2.15	5.54	11.08	7.17	7.96	-	May 18
Pendal Smaller Companies	Frontier	-4.02	-1.33	-2.55	-12.69	1.18	9.67	3.65	6.03	-	May 18
Perennial Value Shares	Frontier	1.62	0.85	4.41	2.44	3.73	8.45	6.00	6.70	-	May 18
Perpetual Australian Shares	Frontier	1.68	0.78	6.19	4.63	5.00	8.79	5.40	7.13	-	May 18
Perpetual ESG Australian Share[10]	Frontier	-	-	-	-3.51	2.51	8.50	5.12	7.80	-	May 18
Schroder Australian Equity	Frontier	2.03	4.11	9.05	12.41	11.40	13.45	9.58	8.71	-	May 18
SG Hiscock Property	Frontier	-	-	-	-	-0.26	11.44	4.24	2.41	-	May 18
T. Rowe Price Global Equity	Frontier	-5.31	-1.90	3.80	-0.46	7.17	12.63	4.65	9.54	-	May 18
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[2] These funds were formerly "Vanguard" funds
[3] These funds were formerly "Colonial First State" funds
[4] These funds were formerly "BlackRock Scientific" funds
[6] Formerly known as "OptiMix Global Smaller Companies Shares"
[7] Formerly known as "RARE Infrastructure Value"
[7] Formerly known as "ClearBridge RARE Infrastructure Value Hedged"
[10] Formerly known as "Perpetual Ethical SRI"
[11] These funds were formerly "First Sentier Global Credit Income"
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[14] Formerly known as "OnePath Blue Chip Imputation"

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

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OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 October 2026

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage[†]	Entry fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun 09
	Nil entry fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun 09
	// Select	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.98	2.54	Jun 09
Profile 2 - Conservative		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Kapstream Absolute Return Income	Entry fee	0.26	0.67	1.86	3.71	4.73	5.36	3.67	2.59	2.37	Sep 05
	Nil entry fee	0.26	0.67	1.86	3.71	4.73	5.36	3.35	2.15	1.83	Sep 05
	// Select	0.26	0.67	1.86	3.71	4.73	5.36	3.67	2.71	2.65	Dec 06
OnePath Diversified Fixed Interest	Entry fee	0.86	-0.51	0.97	0.44	3.06	4.95	0.54	0.21	0.99	Sep 04
	Nil entry fee	0.86	-0.51	0.97	0.44	3.06	4.95	0.30	-0.13	0.57	Sep 04
	// Select	0.88	-0.45	1.10	0.68	3.30	5.20	0.78	0.54	1.47	Dec 06
OptiMix Australian Fixed Interest	Entry fee	1.11	-0.27	1.87	-0.14	3.25	4.69	0.61	-0.04	0.98	Sep 04
	Nil entry fee	1.10	-0.27	1.87	-0.14	3.25	4.69	0.31	-0.46	0.45	Sep 04
	// Select	1.11	-0.25	1.92	-0.05	3.34	4.79	0.70	0.14	1.30	Dec 06
MultiSeries 30[9]	Entry fee	0.16	-0.10	1.98	2.81	4.89	6.67	3.51	3.42	3.75	Sep 04
	Nil entry fee	0.16	-0.10	1.98	2.81	4.89	6.67	3.20	2.97	3.21	Sep 04
	// Select	0.17	-0.08	2.02	2.91	4.99	6.76	3.60	3.60	4.08	Dec 06
Perpetual Conservative Growth	Entry fee	1.20	0.08	3.23	2.59	4.78	6.14	3.40	3.43	3.71	Sep 04
	Nil entry fee	1.20	0.08	3.23	2.59	4.78	6.14	3.15	3.08	3.28	Sep 04
	// Select	1.22	0.14	3.36	2.84	5.03	6.40	3.65	3.77	4.20	Dec 06
Schroder Fixed Income	Entry fee	1.04	-0.43	1.55	-0.30	2.98	4.62	0.38	0.05	1.06	May 11
	Nil entry fee	1.04	-0.43	1.55	-0.30	2.98	4.62	0.08	-0.38	0.53	May 11
	// Select	1.05	-0.41	1.60	-0.21	3.07	4.71	0.47	0.23	1.39	May 11
UBS Diversified Fixed Income	Entry fee	1.53	-0.02	1.29	-0.42	2.85	4.78	0.02	-0.37	0.58	Sep 04
	Nil entry fee	1.53	-0.02	1.29	-0.42	2.85	4.78	-0.22	-0.71	0.16	Sep 04
	// Select	1.55	0.04	1.41	-0.19	3.10	5.03	0.26	-0.04	1.05	Dec 06
Profile 3 - Moderate		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Janus Henderson Diversified Credit[14]	Entry fee	0.01	0.45	2.34	3.79	5.50	6.27	4.30	3.30	3.03	Sep 05
	Nil entry fee	0.01	0.45	2.34	3.79	5.50	6.27	3.98	2.85	2.49	Sep 05
	// Select	0.02	0.47	2.39	3.88	5.60	6.36	4.39	3.48	3.36	Dec 06
MultiSeries 50[10]	Entry fee	-0.07	-0.24	2.56	3.30	5.80	8.39	4.47	4.49	4.94	Sep 04
	Nil entry fee	-0.07	-0.24	2.56	3.30	5.80	8.39	4.16	4.05	4.39	Sep 04
	// Select	-0.06	-0.22	2.60	3.39	5.90	8.49	4.57	4.68	5.28	Dec 06
Schroder Real Return	Entry fee	-1.21	-0.13	1.28	4.36	8.62	10.37	5.46	5.03	4.58	Sep 04
	Nil entry fee	-1.21	-0.13	1.28	4.36	8.62	10.37	5.20	4.67	4.14	Sep 04
	// Select	-1.19	-0.07	1.40	4.61	8.88	10.64	5.71	5.38	5.07	Dec 06
T. Rowe Price Dynamic Global Bond	Entry fee	-0.44	0.47	3.41	4.17	3.19	2.68	1.30	2.08	-	Sep 17
	Nil entry fee	-0.44	0.47	3.41	4.17	3.19	2.68	1.00	1.64	-	Sep 17
	// Select	-0.43	0.49	3.46	4.27	3.28	2.78	1.40	2.28	-	Sep 17
Profile 4 - Growth		**1 month %**	**3 mths %**	**6 mths %**	**1 year % p.a.**	**2 years % p.a.**	**3 years % p.a.**	**5 years % p.a.**	**7 years % p.a.**	**10 years % p.a.**	**Fund start date**
Bentham Global Income	Entry fee	1.59	-0.06	1.28	-0.56	2.28	5.10	2.73	3.17	3.27	Sep 05
	Nil entry fee	1.59	-0.06	1.28	-0.56	2.28	5.10	2.42	2.73	2.73	Sep 05
	// Select	1.60	-0.04	1.33	-0.47	2.37	5.19	2.82	3.35	3.60	Dec 06
BlackRock Diversified ESG Growth[2]	Entry fee	-1.27	-0.50	3.01	6.47	10.84	14.19	7.22	6.96	7.78	Sep 04
	Nil entry fee	-1.27	-0.50	3.01	6.47	10.84	14.19	6.96	6.59	7.33	Sep 04
	// Select	-1.25	-0.44	3.13	6.73	11.10	14.47	7.47	7.31	8.29	Dec 06
BlackRock Tactical Growth[1]	Entry fee	-1.03	-0.55	3.04	5.90	10.42	13.80	7.75	7.85	8.42	Sep 04
	Nil entry fee	-1.03	-0.55	3.04	5.90	10.42	13.80	7.49	7.48	7.96	Sep 04
	// Select	-1.01	-0.49	3.17	6.16	10.69	14.07	8.01	8.20	8.93	Dec 06
MultiSeries 70[11]	Entry fee	-0.51	-0.21	3.30	4.05	7.19	10.65	6.06	6.14	6.54	Sep 04
	Nil entry fee	-0.51	-0.21	3.30	4.06	7.19	10.65	5.74	5.68	5.98	Sep 04
	// Select	-0.50	-0.19	3.34	4.15	7.29	10.75	6.15	6.33	6.88	Dec 06
MultiSeries 90[12]	Entry fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.73	6.96	7.48	Sep 04
	Nil entry fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.41	6.50	6.92	Sep 04
	// Select	-0.85	-0.25	3.58	4.15	7.58	11.64	6.83	7.15	7.82	Dec 06
Perpetual Balanced Growth	Entry fee	1.28	0.39	5.89	6.02	7.23	9.03	6.01	6.74	6.73	Sep 04
	Nil entry fee	1.28	0.39	5.89	6.02	7.23	9.03	5.76	6.37	6.29	Sep 04
	// Select	1.30	0.45	6.02	6.28	7.49	9.29	6.27	7.08	7.23	Dec 06
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 October 2026

Profile 5 - High Growth

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Equity	Entry fee	0.00	0.00	0.00	0.00	0.00	0.00	-0.36	1.95	4.71	Sep 04
	Nil entry fee	0.00	0.00	0.00	0.00	0.00	0.00	-0.04	2.01	4.56	Sep 04
	// Select	0.02	0.06	0.12	0.24	0.24	0.24	-0.12	2.29	5.21	Dec 06
Antipodes Global Value Fund[15]	Entry fee	-1.66	-0.17	1.88	3.98	15.24	17.78	11.79	11.55	10.82	Sep 04
	Nil entry fee	-1.66	-0.17	1.88	3.98	15.24	17.78	11.45	11.08	10.24	Sep 04
	// Select	-1.65	-0.15	1.93	4.08	15.34	17.89	11.89	11.75	11.18	Dec 06
Arrowstreet Global Equity (Hedged)	Entry fee	-1.65	0.90	9.31	22.70	23.26	24.84	13.79	15.61	14.29	Sep 04
	Nil entry fee	-1.65	0.90	9.31	22.70	23.26	24.84	13.52	15.22	13.81	Sep 04
	// Select	-1.63	0.96	9.44	22.99	23.56	25.14	14.07	15.99	14.83	Dec 06
Ausbil Australian Emerging Leaders	Entry fee	-0.82	-3.09	1.48	-10.28	5.75	11.91	4.33	8.96	8.54	Sep 05
	Nil entry fee	-0.82	-3.09	1.48	-10.28	5.75	11.91	4.02	8.49	7.97	Sep 05
	// Select	-0.82	-3.07	1.52	-10.20	5.84	12.01	4.42	9.15	8.89	Dec 06
BlackRock Advantage Australian Equity[2]	Entry fee	1.19	0.23	4.52	2.86	8.11	13.46	7.95	8.23	9.65	Sep 04
	Nil entry fee	1.19	0.23	4.52	2.86	8.11	13.46	7.62	7.77	9.07	Sep 04
	// Select	1.20	0.26	4.57	2.95	8.21	13.56	8.05	8.43	10.00	Dec 06
BlackRock Advantage International Equity[2]	Entry fee	-3.00	-0.37	7.58	9.55	15.37	19.49	12.92	13.21	13.82	Sep 04
	Nil entry fee	-3.00	-0.37	7.58	9.55	15.37	19.49	12.58	12.72	13.22	Sep 04
	// Select	-3.00	-0.35	7.63	9.65	15.48	19.60	13.02	13.41	14.18	Dec 06
ClearBridge Global Infrastructure Value Hedged[5]	Entry fee	6.11	-1.24	-2.35	9.24	10.59	13.24	7.01	6.80	7.22	May 11
	Nil entry fee	6.11	-1.24	-2.35	9.24	10.59	13.24	6.69	6.34	6.66	May 11
	// Select	6.11	-1.22	-2.31	9.34	10.69	13.34	7.11	6.99	7.57	May 11
First Sentier Global Listed Infrastructure[1]	Entry fee	9.25	2.55	1.87	13.10	11.60	14.81	6.21	4.93	-	Sep 17
	Nil entry fee	9.25	2.55	1.87	13.10	11.60	14.81	5.90	4.48	-	Sep 17
	// Select	9.26	2.58	1.92	13.21	11.70	14.92	6.31	5.13	-	Sep 17
First Sentier Imputation[1]	Entry fee	2.74	0.22	4.09	-3.60	2.68	10.49	5.99	7.92	9.38	Sep 04
	Nil entry fee	2.74	0.22	4.09	-3.60	2.68	10.49	5.73	7.55	8.93	Sep 04
	// Select	2.76	0.28	4.22	-3.36	2.93	10.76	6.24	8.27	9.90	Dec 06
Fidelity Australian Shares	Entry fee	0.80	-0.52	2.34	1.19	4.88	10.60	5.70	7.64	8.73	May 11
	Nil entry fee	0.80	-0.52	2.34	1.19	4.88	10.60	5.38	7.18	8.16	May 11
	// Select	0.81	-0.50	2.39	1.28	4.97	10.70	5.80	7.83	9.07	May 11
Greencape Broadcap	Entry fee	0.82	0.73	1.58	-3.02	0.76	9.26	5.03	6.95	-	Sep 17
	Nil entry fee	0.82	0.73	1.58	-3.02	0.76	9.26	4.72	6.49	-	Sep 17
	// Select	0.82	0.75	1.62	-2.93	0.85	9.35	5.12	7.16	-	Sep 17
Investors Mutual Australian Shares	Entry fee	4.69	6.35	10.89	9.43	9.83	11.62	7.51	6.53	7.18	Sep 04
	Nil entry fee	4.69	6.35	10.89	9.43	9.83	11.62	7.25	6.16	6.73	Sep 04
	// Select	4.71	6.42	11.02	9.69	10.10	11.89	7.77	6.88	7.69	Dec 06
Vinva Global Alpha[16]	Entry fee	-2.27	-0.23	2.00	-7.47	1.90	9.24	5.74	6.16	9.25	Sep 04
	Nil entry fee	-2.27	-0.23	2.00	-7.47	1.90	9.24	5.49	5.79	8.79	Sep 04
	// Select	-2.25	-0.17	2.12	-7.25	2.15	9.51	6.00	6.51	9.76	Dec 06
Merlon Australian Share Income	Entry fee	2.92	5.35	12.23	16.20	11.49	12.89	10.69	8.95	8.15	Sep 04
	Nil entry fee	2.92	5.35	12.23	16.20	11.49	12.89	10.36	8.48	7.58	Sep 04
	// Select	2.93	5.38	12.28	16.30	11.59	12.99	10.79	9.14	8.50	Dec 06
MFS Global Equity	Entry fee	-0.22	-1.51	7.62	-1.15	3.36	8.25	4.39	6.42	8.83	Sep 04
	Nil entry fee	-0.22	-1.51	7.62	-1.15	3.36	8.25	4.08	5.97	8.26	Sep 04
	// Select	-0.21	-1.49	7.67	-1.06	3.46	8.34	4.49	6.61	9.18	Dec 06
OnePath Australian Property Securities Index[6]	Entry fee	1.57	-6.93	-2.70	-13.47	-3.62	11.68	2.69	2.87	5.36	Sep 05
	Nil entry fee	1.57	-6.93	-2.70	-13.48	-3.62	11.68	2.38	2.43	4.81	Sep 05
	// Select	1.58	-6.91	-2.66	-13.40	-3.53	11.78	2.78	3.05	5.68	Dec 06
OnePath Australian Share	Entry fee	1.46	-1.36	0.75	-0.11	6.83	12.50	7.86	8.53	8.73	Sep 04
	Nil entry fee	1.46	-1.36	0.75	-0.11	6.83	12.50	7.54	8.07	8.16	Sep 04
	// Select	1.47	-1.34	0.79	-0.02	6.92	12.60	7.96	8.72	9.08	Dec 06
OnePath Australian Shares Index[6]	Entry fee	1.48	0.55	4.39	3.62	8.36	13.55	8.43	8.48	9.61	Sep 05
	Nil entry fee	1.48	0.55	4.39	3.62	8.36	13.54	8.11	8.01	9.04	Sep 05
	// Select	1.49	0.57	4.44	3.72	8.46	13.65	8.53	8.67	9.94	Dec 06
OnePath Australian Shares Income[17]	Entry fee	2.03	1.12	5.17	4.64	10.19	12.00	8.91	7.34	7.70	Sep 04
	Nil entry fee	2.03	1.12	5.17	4.64	10.19	12.00	8.59	6.88	7.14	Sep 04
	// Select	2.04	1.14	5.22	4.74	10.29	12.11	9.01	7.53	8.05	Dec 06
OnePath Emerging Companies	Entry fee	-4.36	1.49	-0.07	-5.85	10.68	16.59	5.32	6.34	7.15	Sep 04
	Nil entry fee	-4.36	1.49	-0.07	-5.85	10.68	16.59	5.00	5.88	6.59	Sep 04
	// Select	-4.35	1.52	-0.02	-5.76	10.78	16.70	5.41	6.52	7.50	Dec 06
OnePath Geared Australian Shares Index	Entry fee	0.00	0.00	0.00	0.87	9.49	19.55	9.66	10.59	13.51	Jul 06
	Nil entry fee	1.48	-1.49	6.20	-0.65	8.66	18.95	8.99	9.87	12.74	Jul 06
	// Select	0.01	0.02	0.05	0.96	9.59	19.66	9.76	10.78	13.87	Dec 06
OnePath Global Emerging Markets	Entry fee	-11.07	-7.13	-2.73	6.05	17.54	20.40	6.74	5.72	7.41	Sep 04
	Nil entry fee	-11.07	-7.13	-2.73	6.05	17.54	20.39	6.42	5.26	6.84	Sep 04
	// Select	-11.06	-7.11	-2.68	6.15	17.65	20.50	6.84	5.90	7.75	Dec 06
OnePath Global Property Securities	Entry fee	2.50	-5.96	-1.53	7.44	3.91	10.93	-0.94	-0.03	2.06	May 11
	Nil entry fee	2.50	-5.96	-1.53	7.44	3.91	10.93	-1.23	-0.46	1.53	May 11
	// Select	2.51	-5.94	-1.49	7.54	4.01	11.03	-0.85	0.15	2.39	May 11
OnePath Global Shares	Entry fee	-2.26	-1.70	4.99	3.29	7.01	11.10	6.98	8.67	11.07	Sep 04
	Nil entry fee	-2.26	-1.70	4.99	3.29	7.01	11.10	6.66	8.21	10.49	Sep 04
	// Select	-2.26	-1.68	5.03	3.38	7.11	11.20	7.08	8.87	11.42	Dec 06
OnePath Global Smaller Companies Shares[4]	Entry fee	0.16	3.27	10.11	17.92	21.45	22.58	14.65	16.13	14.92	Sep 04
	Nil entry fee	0.16	3.27	10.11	17.92	21.45	22.58	14.31	15.64	14.32	Sep 04
	// Select	0.17	3.29	10.15	18.02	21.56	22.69	14.75	16.34	15.28	Dec 06
OnePath International Shares Index[14]	Entry fee	-1.94	0.35	7.10	4.03	12.62	17.80	11.69	12.62	13.10	Sep 04
	Nil entry fee	-1.94	0.35	7.10	4.03	12.62	17.80	11.35	12.14	12.50	Sep 04
	// Select	-1.94	0.37	7.15	4.13	12.72	17.91	11.79	12.82	13.44	Dec 06
OnePath International Shares Index (Hedged)[6]	Entry fee	-0.71	0.99	6.08	12.18	16.31	21.04	9.89	11.99	11.54	Sep 05
	Nil entry fee	-0.71	0.99	6.08	12.18	16.31	21.04	9.56	11.52	10.96	Sep 05
	// Select	-0.70	1.01	6.13	12.28	16.42	21.15	9.98	12.19	11.88	Dec 06
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 October 2026

Profile 5 - High Growth (Cont'd)

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Property Securities	Entry fee	0.65	-5.32	-2.01	-13.63	-2.25	12.37	4.12	2.17	3.51	Sep 04
	Nil entry fee	0.65	-5.32	-2.01	-13.63	-2.25	12.37	3.81	1.73	2.97	Sep 04
	// Select	0.66	-5.30	-1.96	-13.55	-2.16	12.47	4.21	2.35	3.84	Dec 06
OnePath Select Leaders	Entry fee	1.54	-1.13	2.22	2.00	7.65	12.89	8.26	8.46	8.74	Sep 04
	Nil entry fee	1.54	-1.13	2.22	2.00	7.65	12.89	7.94	8.00	8.17	Sep 04
	// Select	1.55	-1.10	2.26	2.09	7.75	12.99	8.36	8.66	9.09	Dec 06
OnePath Sustainable Investments – Australian Share	Entry fee	0.00	0.00	0.00	0.00	2.06	9.48	4.47	7.04	6.84	Sep 04
	Nil entry fee	1.39	-1.83	3.23	2.14	8.18	13.86	6.69	8.45	7.41	Sep 04
	// Select	0.01	0.02	0.05	0.09	2.15	9.58	4.56	7.23	7.18	Dec 06
OptiMix Australian Shares	Entry fee	0.82	0.52	4.60	1.63	6.40	12.00	7.46	7.12	8.17	Sep 04
	Nil entry fee	0.82	0.52	4.60	1.63	6.40	12.00	7.14	6.66	7.60	Sep 04
	// Select	0.83	0.54	4.65	1.72	6.50	12.10	7.56	7.31	8.52	Dec 06
OptiMix Global Shares	Entry fee	-2.10	-0.45	5.62	0.93	7.56	13.46	9.23	10.10	11.15	Sep 04
	Nil entry fee	-2.10	-0.45	5.62	0.93	7.56	13.46	8.90	9.63	10.57	Sep 04
	// Select	-2.09	-0.43	5.66	1.02	7.66	13.56	9.33	10.29	11.51	Dec 06
OptiMix Property Securities	Entry fee	0.52	-6.00	-2.21	-13.79	-2.62	12.13	3.44	2.39	4.25	Sep 04
	Nil entry fee	0.52	-6.00	-2.21	-13.79	-2.62	12.13	3.13	1.95	3.71	Sep 04
	// Select	0.53	-5.98	-2.16	-13.71	-2.53	12.24	3.53	2.57	4.58	Dec 06
Pendal Australian Shares	Entry fee	0.71	0.77	5.48	2.44	6.06	12.11	7.71	8.48	9.68	May 11
	Nil entry fee	0.71	0.77	5.48	2.44	6.06	12.11	7.38	8.01	9.11	May 11
	// Select	0.72	0.79	5.53	2.53	6.15	12.21	7.80	8.67	10.03	May 11
Pendal Smaller Companies	Entry fee	-4.44	-1.50	-2.95	-14.15	0.95	10.52	3.88	6.45	7.01	Sep 04
	Nil entry fee	-4.44	-1.50	-2.95	-14.15	0.95	10.52	3.57	5.99	6.45	Sep 04
	// Select	-4.43	-1.48	-2.91	-14.07	1.04	10.62	3.97	6.63	7.35	Dec 06
Perennial Value Shares	Entry fee	1.86	0.93	4.78	2.58	3.94	9.21	6.43	7.19	7.64	Sep 04
	Nil entry fee	1.86	0.93	4.78	2.58	3.94	9.21	6.11	6.73	7.08	Sep 04
	// Select	1.87	0.95	4.83	2.67	4.03	9.31	6.53	7.38	7.99	Dec 06
Perpetual Australian Shares	Entry fee	1.79	0.75	6.67	4.90	5.34	9.42	5.64	7.45	7.57	Sep 04
	Nil entry fee	1.79	0.75	6.67	4.90	5.34	9.42	5.38	7.08	7.12	Sep 04
	// Select	1.81	0.81	6.80	5.15	5.59	9.68	5.89	7.80	8.08	Dec 06
Schroder Australian Equity	Entry fee	2.24	4.45	9.87	13.72	12.40	14.75	10.24	9.29	10.15	Sep 04
	Nil entry fee	2.24	4.45	9.87	13.72	12.40	14.75	9.98	8.91	9.69	Sep 04
	// Select	2.26	4.51	10.00	14.00	12.67	15.02	10.51	9.64	10.67	Dec 06
SG Hiscock Property	Entry fee	0.65	-5.34	-2.05	-13.69	-2.39	10.99	3.28	1.54	3.02	Sep 04
	Nil entry fee	0.65	-5.34	-2.05	-13.69	-2.39	10.99	3.03	1.19	2.59	Sep 04
	// Select	0.67	-5.28	-1.93	-13.48	-2.16	11.26	3.52	1.87	3.50	Dec 06
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[1] These funds were formerly "Colonial First State" funds
[2] These funds were formerly "BlackRock Scientific" funds
[4] Formerly known as "OptiMix Global Smaller Companies Shares"
[5] Formerly known as "RARE Infrastructure Value"
[5] Formerly known as "ClearBridge RARE Infrastructure Value Hedged"
[6] These funds were formerly "Vanguard" funds
[7] Formerly known as "Nikko AM Australian Shares"
[9] Formerly known as "OptiMix Conservative"
[10] Formerly known as "OptiMix Moderate"
[11] Formerly known as "OptiMix Balanced"
[12] Formerly known as "OptiMix Growth"
[14] These funds were formerly "First Sentier Global Credit Income"
[15] Formerly known as "Antipodes Global (Long only)"
[16] Formerly known as "Magellan Global"
[17] Formerly known as "OnePath Blue Chip Imputation"

†The returns for the ANZ Cash Advantage Funds are calculated on a monthly basis and are subject to change. The current interest rates for these funds can be found on www.onepath.com.au.
***This investment option has not passed the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-onepath-custodians-mastertrust for more details.**

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OptiMix Trusts‡ as at: 31 October 2026

OptiMix funds		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Geared Australian Shares Index Trust[1]	Entry fee	1.52	-1.64	4.21	-2.48	6.47	17.27	6.91	8.17	11.12	Jul 06
	Nil entry fee	1.45	-1.84	3.76	-3.31	5.57	16.28	6.01	7.26	10.18	Jul 06
MultiSeries^ 30[3]	Entry fee	0.13	-0.19	1.75	2.35	4.44	6.19	3.12	3.11	3.50	Jul 22
	Nil entry fee	0.06	-0.41	1.32	1.49	3.56	5.29	2.25	2.24	2.63	Jul 22
MultiSeries^ 50[4]	Entry fee	-0.10	-0.33	2.28	2.72	5.25	7.84	4.18	4.26	4.71	Jul 22
	Nil entry fee	-0.17	-0.55	1.85	1.85	4.37	6.93	3.31	3.38	3.83	Jul 22
MultiSeries^ 70[5]	Entry fee	-0.54	-0.30	3.01	3.49	6.58	10.04	5.82	5.91	6.29	Jul 22
	Nil entry fee	-0.61	-0.51	2.58	2.62	5.69	9.11	4.93	5.02	5.40	Jul 22
MultiSeries^ 90[6]	Entry fee	-0.90	-0.39	3.15	3.26	6.68	10.75	6.28	6.55	7.07	Jul 22
	Nil entry fee	-0.97	-0.60	2.72	2.40	5.78	9.82	5.39	5.65	6.17	Jul 22
OnePath Global Smaller Companies Shares Trust[7]	Entry fee	0.16	3.26	10.17	17.86	21.36	22.47	14.64	16.17	14.96	Feb 03
	Nil entry fee	0.09	3.04	9.72	16.88	20.35	21.45	13.68	15.19	14.00	Feb 03
OptiMix Australian Shares Trust	Entry fee	0.82	0.50	4.02	0.37	5.20	10.90	6.21	6.07	7.06	Mar 01
	Nil entry fee	0.75	0.28	3.58	-0.47	4.31	9.97	5.32	5.18	6.16	Mar 01
OptiMix Global Shares Trust	Entry fee	-2.12	-0.41	5.71	1.10	7.60	13.43	9.22	10.18	11.27	Mar 01
	Nil entry fee	-2.19	-0.62	5.27	0.25	6.70	12.48	8.30	9.26	10.33	Mar 01
OptiMix Property Securities Trust	Entry fee	0.62	-5.86	-2.12	-13.72	-2.68	12.13	3.32	2.37	4.23	Mar 01
	Nil entry fee	0.54	-6.06	-2.53	-14.45	-3.50	11.18	2.45	1.50	3.35	Mar 01

OptiMix Term Allocated Pension‡ as at: 31 October 2026

OptiMix funds		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Geared Australian Shares Index	Entry fee	1.48	-1.49	0.79	1.67	9.93	19.87	9.76	10.59	13.50	Jul 06
	Nil entry fee	0.00	0.00	0.00	0.00	-0.90	11.85	5.04	7.01	10.68	Jul 06
OnePath Global Smaller Companies Shares Trust[7]	Entry fee	0.16	3.27	2.55	9.20	17.17	19.69	13.02	14.95	14.10	Sep 04
	Nil entry fee	0.00	0.00	0.00	0.00	4.43	10.85	7.62	10.75	7.95	Sep 04
OptiMix Australian Fixed Interest	Entry fee	1.15	-0.12	2.19	0.25	3.47	4.83	0.68	0.02	1.02	Sep 04
	Nil entry fee	1.10	-0.28	1.86	-0.16	3.23	4.68	0.30	-0.47	0.45	Sep 04
OptiMix Australian Shares	Entry fee	0.82	0.52	4.60	1.63	6.40	12.00	7.46	7.12	8.17	Sep 04
	Nil entry fee	0.82	0.52	4.60	1.63	6.40	12.00	7.14	6.66	7.60	Sep 04
MultiSeries 70[8]	Entry fee	-0.51	-0.21	3.29	4.05	7.19	10.65	6.06	6.14	6.54	Sep 04
	Nil entry fee	-0.51	-0.21	3.29	4.05	7.19	10.65	5.74	5.68	5.98	Sep 04
OptiMix Cash[2]	Entry fee	0.38	1.10	2.31	4.17	4.12	4.23	3.37	2.43	1.90	Sep 04
	Nil entry fee	0.38	1.10	2.30	4.15	4.12	4.22	3.37	2.43	1.82	Sep 04
MultiSeries 30[9]	Entry fee	0.16	-0.11	1.98	2.81	4.89	6.67	3.51	3.42	3.75	Sep 04
	Nil entry fee	0.16	-0.10	1.98	2.81	4.89	6.66	3.20	2.97	3.21	Sep 04
OptiMix Global Shares	Entry fee	-2.10	-0.45	5.62	0.93	7.56	13.46	9.23	10.10	11.15	Sep 04
	Nil entry fee	0.00	0.00	0.00	0.00	5.39	11.93	8.02	8.99	10.12	Sep 04
MultiSeries 90[10]	Entry fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.73	6.96	7.48	Sep 04
	Nil entry fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.41	6.50	6.92	Sep 04
MiltiSeries 50[11]	Entry fee	-0.07	-0.24	2.56	3.30	5.80	8.39	4.47	4.49	4.94	Sep 04
	Nil entry fee	-0.06	-0.24	2.56	3.30	5.80	8.39	4.16	4.05	4.39	Sep 04
OptiMix Property Securities	Entry fee	0.52	-6.00	-2.21	-13.79	-2.62	12.13	3.44	2.39	4.25	Sep 04
	Nil entry fee	0.52	-6.00	-2.21	-13.79	-2.62	12.13	3.13	1.95	3.71	Sep 04
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

‡ These stand alone versions of the OptiMix Funds are closed to new investors. The OneAnswer OptiMix Funds remain open to new investors.

[1] Formerly known as OptiMix Geared Australian Share

[2] Formerly known as OptiMix Enhanced Cash

[3] Prior to 25/7/2022, this fund was called "OptiMix Conservative"

[4] Prior to 25/7/2022, this fund was called "OptiMix Moderate"

[5] Prior to 25/7/2022, this fund was called "OptiMix Balanced"

[6] Prior to 25/7/2022, this fund was called "OptiMix Growth"

[7] These funds were formerly "Optimix" funds

[8] Formerly known as OptiMix Balanced

[9] Formerly known as OptiMix Conservative

[10] Formerly known as OptiMix Growth

[11] Formerly known as OptiMix Moderate

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Investment Savings Bond as at: 31 October 2026

OnePath funds

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	Entry fee	1.05	-0.81	1.85	2.11	5.78	9.23	5.67	6.05	6.14	Apr 97
	Nil entry fee	1.03	-0.88	1.72	1.85	5.52	8.96	5.41	5.74	5.75	Apr 97
OnePath Balanced	Entry fee	-0.08	-0.31	1.60	1.81	3.55	5.23	2.64	2.74	3.12	Mar 95
	Nil entry fee	-0.11	-0.37	1.47	1.56	3.30	4.97	2.38	2.43	2.74	Mar 95
OnePath Capital Stable	Entry fee	0.60	-0.06	0.89	0.18	1.74	2.61	0.59	0.45	0.83	Apr 88
	Nil entry fee	0.57	-0.17	0.68	-0.23	1.32	2.19	0.18	0.02	0.36	Jun 89
OnePath Diversified Fixed Interest	Entry fee	0.55	-0.45	0.48	-0.11	1.70	2.94	-0.10	-0.28	0.29	Sep 05
	Nil entry fee	0.53	-0.52	0.36	-0.36	1.45	2.68	-0.35	-0.57	-0.08	Sep 05
OnePath Emerging Companies	Entry fee	-3.47	0.71	-0.29	-4.89	6.78	10.08	2.76	3.63	4.51	Apr 97
	Nil entry fee	-3.49	0.65	-0.42	-5.12	6.51	9.80	2.50	3.32	4.12	Apr 97
OnePath International Shares	Entry fee	-1.94	-1.49	4.08	2.58	5.63	9.07	5.62	7.16	9.07	Apr 97
	Nil entry fee	-1.97	-1.55	3.95	2.32	5.37	8.80	5.35	6.84	8.67	Apr 97
OnePath Managed Growth	Entry fee	-0.39	-0.28	2.08	2.40	4.49	6.73	3.70	3.86	4.21	May 88
	Nil entry fee	-0.41	-0.34	1.96	2.15	4.23	6.46	3.44	3.55	3.82	Jun 92
OnePath Money Market	Entry fee	0.24	0.69	1.41	2.55	2.54	2.62	2.04	1.45	1.11	Sep 91
	Nil entry fee	0.25	0.73	1.48	2.69	2.68	2.75	2.16	1.55	1.17	Jan 95
OnePath Sustainable Investments - Australian Shares	Entry fee	1.02	-1.35	2.31	1.34	5.62	9.56	4.76	6.02	6.28	Jun 09
	Nil entry fee	1.00	-1.41	2.18	1.08	5.36	9.28	4.50	5.71	5.88	Jun 09
OnePath Multi Asset Income[1]	Entry fee	0.94	-1.10	1.41	-1.70	2.95	7.00	3.44	2.86	3.74	Sep 05
	Nil entry fee	0.92	-1.16	1.28	-1.94	2.69	6.73	3.19	2.55	3.35	Sep 05

OptiMix funds

		1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Geared Australian Shares Index	Entry fee	1.08	-1.44	4.12	-1.39	5.60	12.83	6.18	6.95	9.25	Jun 09
	Nil entry fee	1.06	-1.50	3.99	-1.64	5.34	12.55	5.91	6.63	8.85	Jun 09
OptiMix Australian Shares	Entry fee	0.55	0.25	3.05	0.68	4.02	7.73	4.64	4.49	5.33	Sep 05
	Nil entry fee	0.53	0.18	2.92	0.43	3.76	7.46	4.38	4.18	4.93	Sep 05
OptiMix Balanced	Entry fee	-0.42	-0.33	2.08	2.29	4.46	6.75	3.67	3.76	4.15	Sep 05
	Nil entry fee	-0.45	-0.40	1.95	2.04	4.20	6.48	3.41	3.45	3.76	Sep 05
OptiMix Global Emerging Markets	Entry fee	-7.95	-5.01	-0.99	5.20	12.39	13.41	4.32	3.35	4.05	Jun 09
	Nil entry fee	-7.97	-5.07	-1.11	4.93	12.11	13.12	4.06	3.04	3.67	Jun 09
OptiMix Global Shares	Entry fee	-1.56	-0.38	4.05	0.55	5.29	9.28	6.20	6.63	7.38	Sep 05
	Nil entry fee	-1.58	-0.45	3.92	0.30	5.03	9.01	5.94	6.32	6.98	Sep 05
OptiMix Growth	Entry fee	-0.68	-0.38	2.28	2.32	4.72	7.49	4.29	4.55	5.04	Sep 05
	Nil entry fee	-0.70	-0.44	2.15	2.07	4.46	7.23	4.03	4.24	4.65	Sep 05
OptiMix Moderate	Entry fee	-0.10	-0.35	1.54	1.68	3.36	5.11	2.54	2.64	3.03	Sep 05
	Nil entry fee	-0.12	-0.41	1.41	1.43	3.10	4.85	2.28	2.34	2.65	Sep 05
OptiMix Property Securities	Entry fee	-0.28	-5.19	-2.45	-11.56	-2.71	7.94	1.94	1.22	2.71	Sep 05
	Nil entry fee	-0.31	-5.25	-2.57	-11.78	-2.96	7.67	1.69	0.92	2.33	Sep 05

		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

[1] Formerly known as OnePath Tax Effective Income

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 1 - Defensive			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
-	-	-	-	-	-	-	-	-	-	-	-

Profile 2 - Conservative			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Kapstream Absolute Return Income	Entry fee	Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.87	3.08	2.85
		Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.81	1.99	1.96
	Nil entry fee	Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.78	2.77	2.38
		Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.72	1.68	1.49
	// Select	Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.88	3.20	3.14
		Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.82	2.11	2.25
	Frontier	Distribution	0.00	0.97	3.00	4.87	5.48	4.76	3.87	3.88	3.55
		Growth	0.27	-0.27	-1.06	-1.01	-0.59	0.76	-0.03	-1.00	-0.72
		Total	0.27	0.70	1.94	3.86	4.89	5.52	3.84	2.88	2.83
OnePath Conservative	Frontier	Distribution	0.00	0.04	5.27	6.66	5.17	4.33	3.16	4.59	4.96
		Growth	0.17	-0.14	-3.32	-3.90	-0.32	2.26	0.39	-0.96	-0.77
		Total	0.17	-0.10	1.95	2.76	4.85	6.59	3.55	3.63	4.19
OnePath Conservative Index[1]	Entry fee	Distribution	0.08	0.86	10.23	11.28	6.50	4.77	3.59	5.20	4.39
		Growth	0.53	-0.77	-8.09	-9.44	-1.37	2.77	-0.70	-2.19	-0.79
		Total	0.61	0.09	2.14	1.84	5.13	7.54	2.89	3.01	3.60
	Nil entry fee	Distribution	0.00	0.65	9.80	10.43	5.62	3.86	2.73	4.33	3.54
		Growth	0.53	-0.77	-8.09	-9.44	-1.37	2.77	-0.70	-2.19	-0.79
		Total	0.53	-0.12	1.71	0.99	4.25	6.63	2.03	2.14	2.75
	// Select	Distribution	0.08	0.89	10.27	11.37	6.60	4.87	3.69	5.38	4.71
		Growth	0.53	-0.77	-8.09	-9.44	-1.37	2.77	-0.70	-2.19	-0.79
		Total	0.61	0.12	2.18	1.93	5.23	7.64	2.99	3.19	3.92
	Frontier	Distribution	0.00	0.92	10.47	11.56	6.83	4.96	3.87	5.59	4.94
		Growth	0.62	-0.77	-8.19	-9.46	-1.44	2.83	-0.73	-2.24	-0.83
		Total	0.62	0.15	2.28	2.10	5.39	7.79	3.14	3.35	4.11
OnePath Diversified Bond Index[1]	Entry fee	Distribution	0.08	1.05	10.93	11.52	6.49	4.73	3.08	4.66	3.66
		Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.46	0.07	0.68	-0.29	2.08	3.79	-0.33	-0.38	0.52
	Nil entry fee	Distribution	0.00	0.84	10.51	10.69	5.63	3.85	2.24	3.82	2.83
		Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.38	-0.14	0.26	-1.12	1.22	2.91	-1.17	-1.22	-0.31
	// Select	Distribution	0.08	1.07	10.98	11.61	6.58	4.82	3.17	4.84	3.96
		Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.46	0.09	0.73	-0.20	2.17	3.88	-0.24	-0.20	0.82
	Frontier	Distribution	0.00	1.10	10.92	12.04	6.53	4.50	2.79	4.71	3.82
		Growth	1.48	-0.96	-10.10	-12.07	-4.19	-0.46	-2.87	-4.76	-2.80
		Total	1.48	0.14	0.82	-0.03	2.34	4.04	-0.08	-0.05	1.02
OnePath Diversified Fixed Interest	Entry fee	Distribution	0.07	0.22	5.43	6.79	4.72	3.59	2.69	3.60	3.86
		Growth	0.77	-0.77	-4.53	-6.47	-1.76	1.26	-2.15	-3.34	-2.78
		Total	0.84	-0.55	0.90	0.32	2.96	4.85	0.54	0.26	1.08
	Nil entry fee	Distribution	0.00	0.00	4.98	5.89	3.80	2.65	1.80	2.70	2.95
		Growth	0.77	-0.77	-4.53	-6.47	-1.76	1.26	-2.15	-3.34	-2.78
		Total	0.77	-0.77	0.45	-0.58	2.04	3.91	-0.35	-0.64	0.17
	// Select	Distribution	0.08	0.25	5.47	6.88	4.81	3.69	2.79	3.77	4.18
		Growth	0.77	-0.77	-4.53	-6.47	-1.76	1.26	-2.15	-3.34	-2.78
		Total	0.85	-0.52	0.94	0.41	3.05	4.95	0.64	0.43	1.40
	Frontier	Distribution	0.00	0.32	5.68	7.22	5.14	3.69	2.40	3.82	4.12
		Growth	0.88	-0.78	-4.60	-6.56	-1.83	1.52	-1.52	-3.14	-2.47
		Total	0.88	-0.46	1.08	0.66	3.31	5.21	0.88	0.68	1.65
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 2 - Conservative (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
MultiSeries^ 30[8]	Entry fee	Distribution	0.07	0.22	7.03	7.98	6.20	4.88	3.32	4.26	3.95
		Growth	0.06	-0.41	-5.28	-5.63	-1.76	1.31	-0.20	-1.15	-0.45
		Total	0.13	-0.19	1.75	2.35	4.44	6.19	3.12	3.11	3.50
	Nil entry fee	Distribution	0.00	0.00	6.60	7.12	5.32	3.98	2.45	3.39	3.08
		Growth	0.06	-0.41	-5.28	-5.63	-1.76	1.31	-0.20	-1.15	-0.45
		Total	0.06	-0.41	1.32	1.49	3.56	5.29	2.25	2.24	2.63
	// Select	Distribution	0.08	0.24	7.07	8.07	6.29	4.97	3.41	4.44	4.28
		Growth	0.06	-0.41	-5.28	-5.63	-1.76	1.31	-0.20	-1.15	-0.45
		Total	0.14	-0.17	1.79	2.44	4.53	6.28	3.21	3.29	3.83
	Frontier	Distribution	0.00	0.06	5.24	6.66	5.19	3.88	2.69	4.08	4.12
		Growth	0.17	-0.13	-3.25	-3.84	-0.30	2.77	0.89	-0.42	0.07
		Total	0.17	-0.07	1.99	2.82	4.89	6.65	3.58	3.66	4.19
Pendal Monthly Plus	Entry fee	Distribution	0.34	0.99	2.09	3.46	4.76	4.85	3.44	2.91	3.15
		Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.14	0.27	0.89	0.11	3.14	5.58	2.61	1.99	2.54
	Nil entry fee	Distribution	0.27	0.77	1.67	2.61	3.89	3.96	2.58	2.05	2.28
		Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.07	0.05	0.47	-0.74	2.27	4.69	1.75	1.13	1.67
	// Select	Distribution	0.35	1.01	2.14	3.55	4.86	4.95	3.53	3.09	3.47
		Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.15	0.29	0.94	0.20	3.24	5.68	2.70	2.17	2.86
	Frontier	Distribution	0.36	1.14	2.06	4.04	5.35	5.44	3.99	3.42	3.84
		Growth	-0.16	-0.72	-0.85	-3.30	-1.61	0.74	-0.82	-0.80	-0.52
		Total	0.20	0.42	1.21	0.74	3.74	6.18	3.17	2.62	3.32
Perpetual Conservative Growth	Entry fee	Distribution	0.08	0.23	2.94	3.46	2.84	2.39	4.28	4.74	4.31
		Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.18	0.04	2.91	2.12	4.48	5.67	3.12	3.24	3.55
	Nil entry fee	Distribution	0.00	0.00	2.48	2.55	1.91	1.44	3.36	3.82	3.38
		Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.10	-0.19	2.45	1.21	3.55	4.72	2.20	2.32	2.62
	// Select	Distribution	0.08	0.25	2.99	3.55	2.94	2.48	4.38	4.93	4.64
		Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.18	0.06	2.96	2.21	4.58	5.76	3.22	3.43	3.88
	Frontier	Distribution	0.00	0.17	2.99	3.74	3.58	2.90	4.48	5.03	4.77
		Growth	1.20	-0.06	0.08	-1.31	1.22	3.09	-1.04	-1.38	-0.67
		Total	1.20	0.11	3.07	2.43	4.80	5.99	3.44	3.65	4.10
Schroder Fixed Income	Entry fee	Distribution	0.07	0.21	0.43	0.84	0.87	0.89	0.84	2.30	2.27
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	1.02	-0.46	1.51	-0.42	2.88	4.50	0.29	0.01	1.07
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.46	1.41
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-0.83	0.21
	// Select	Distribution	0.08	0.23	0.47	0.93	0.97	0.98	0.93	2.48	2.59
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	1.03	-0.44	1.55	-0.33	2.98	4.59	0.38	0.19	1.39
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.83	2.15
		Growth	1.06	-0.39	1.64	-0.16	3.14	4.76	0.55	-1.57	-0.70
		Total	1.06	-0.39	1.64	-0.16	3.14	4.76	0.55	0.26	1.45
UBS Diversified Fixed Income	Entry fee	Distribution	0.08	0.22	0.47	0.90	1.43	1.56	1.87	2.33	2.49
		Growth	1.43	-0.28	0.76	-1.43	1.34	3.10	-1.88	-2.69	-1.85
		Total	1.51	-0.06	1.23	-0.53	2.77	4.66	-0.01	-0.36	0.64
	Nil entry fee	Distribution	0.00	0.00	0.01	0.01	0.51	0.62	0.98	1.44	1.59
		Growth	1.43	-0.28	0.76	-1.43	1.34	3.10	-1.88	-2.69	-1.85
		Total	1.43	-0.28	0.77	-1.42	1.85	3.72	-0.90	-1.25	-0.26
	// Select	Distribution	0.09	0.24	0.51	0.99	1.52	1.65	1.96	2.51	2.81
		Growth	1.43	-0.28	0.76	-1.43	1.34	3.10	-1.88	-2.69	-1.85
		Total	1.52	-0.04	1.27	-0.44	2.86	4.75	0.08	-0.18	0.96
	Frontier	Distribution	0.00	0.00	0.01	0.01	0.50	0.63	1.10	1.91	2.41
		Growth	1.54	0.00	1.34	-0.35	2.47	4.23	-0.91	-2.04	-1.39
		Total	1.54	0.00	1.35	-0.34	2.97	4.86	0.19	-0.13	1.02
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 3 - Moderate

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Ardea Real Outcome	Entry fee	Distribution	0.07	0.74	6.67	7.15	4.97	4.13	4.13	4.04	3.75
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.60	-0.48	1.18	2.41	3.73	1.83	2.14	2.01	2.18
	Nil entry fee	Distribution	0.00	0.53	6.24	6.29	4.09	3.28	3.27	3.18	2.89
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.67	-0.69	0.75	1.55	2.85	0.98	1.28	1.15	1.32
	// Select	Distribution	0.07	0.77	6.71	7.24	5.06	4.23	4.22	4.22	4.08
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.60	-0.45	1.22	2.50	3.82	1.93	2.23	2.19	2.51
	Frontier	Distribution	0.00	0.68	7.22	7.32	4.66	3.65	3.75	3.88	3.63
		Growth	-0.58	-1.08	-5.86	-4.55	-0.58	-1.48	-1.29	-1.53	-0.94
		Total	-0.58	-0.40	1.36	2.77	4.08	2.17	2.46	2.35	2.69
Janus Henderson Diversified Credit[14]	Entry fee	Distribution	0.41	1.09	2.95	5.46	4.67	4.50	3.65	3.07	3.94
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	1.69	0.58	0.18	-0.95
		Total	0.00	0.42	2.29	3.70	5.42	6.19	4.23	3.25	2.99
	Nil entry fee	Distribution	0.34	0.88	2.52	4.59	3.78	3.60	2.77	2.19	3.07
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	1.69	0.58	0.18	-0.95
		Total	-0.07	0.21	1.86	2.83	4.53	5.29	3.35	2.37	2.12
	// Select	Distribution	0.41	1.11	3.00	5.55	4.76	4.60	3.75	3.25	4.27
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	1.69	0.58	0.18	-0.95
		Total	0.00	0.44	2.34	3.79	5.51	6.29	4.33	3.43	3.32
	Frontier	Distribution	0.45	1.21	3.21	5.95	5.12	4.92	4.25	3.51	4.49
		Growth	-0.41	-0.67	-0.66	-1.74	0.81	1.77	0.48	0.32	-0.77
		Total	0.04	0.54	2.55	4.21	5.93	6.69	4.73	3.83	3.72
OnePath Balanced	Entry fee	Distribution	0.07	0.21	5.49	6.32	4.67	3.89	2.81	4.26	4.63
		Growth	-0.17	-0.55	-3.22	-3.61	0.55	3.91	1.23	-0.05	0.09
		Total	-0.10	-0.34	2.27	2.71	5.22	7.80	4.04	4.21	4.72
	Nil entry fee	Distribution	0.00	0.00	5.06	5.46	3.78	2.98	1.93	3.38	3.74
		Growth	-0.17	-0.55	-3.22	-3.61	0.55	3.91	1.23	-0.05	0.09
		Total	-0.17	-0.55	1.84	1.85	4.33	6.89	3.16	3.33	3.83
	// Select	Distribution	0.08	0.23	5.54	6.41	4.76	3.98	2.91	4.44	4.96
		Growth	-0.17	-0.55	-3.22	-3.61	0.55	3.91	1.23	-0.05	0.09
		Total	-0.09	-0.32	2.32	2.80	5.31	7.89	4.14	4.39	5.05
	Frontier	Distribution	0.00	0.00	5.27	6.71	4.96	4.29	3.12	4.69	5.30
		Growth	-0.06	-0.24	-2.81	-3.63	0.63	3.88	1.28	-0.03	0.02
		Total	-0.06	-0.24	2.46	3.08	5.59	8.17	4.40	4.66	5.32
OnePath Balanced Index[1]	Entry fee	Distribution	0.07	0.76	11.66	12.52	8.24	6.60	5.83	7.33	6.02
		Growth	0.22	-0.75	-8.72	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.29	0.01	2.94	2.63	6.86	10.04	4.48	4.86	5.47
	Nil entry fee	Distribution	0.00	0.54	11.23	11.66	7.34	5.67	4.95	6.44	5.15
		Growth	0.22	-0.75	-8.72	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.22	-0.21	2.51	1.77	5.96	9.11	3.60	3.97	4.60
	// Select	Distribution	0.08	0.78	11.71	12.61	8.34	6.70	5.93	7.51	6.34
		Growth	0.22	-0.75	-8.72	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.30	0.03	2.99	2.72	6.96	10.14	4.58	5.04	5.79
	Frontier	Distribution	0.00	0.79	11.75	12.72	8.45	6.72	6.02	7.61	6.49
		Growth	0.31	-0.73	-8.70	-9.89	-1.40	3.51	-1.35	-2.47	-0.57
		Total	0.31	0.06	3.05	2.83	7.05	10.23	4.67	5.14	5.92
MultiSeries^ 50[9]	Entry fee	Distribution	0.07	0.22	9.82	10.61	7.41	5.82	4.32	4.98	4.37
		Growth	-0.17	-0.55	-7.54	-7.89	-2.16	2.02	-0.14	-0.72	0.34
		Total	-0.10	-0.33	2.28	2.72	5.25	7.84	4.18	4.26	4.71
	Nil entry fee	Distribution	0.00	0.00	9.39	9.74	6.53	4.91	3.45	4.10	3.49
		Growth	-0.17	-0.55	-7.54	-7.89	-2.16	2.02	-0.14	-0.72	0.34
		Total	-0.17	-0.55	1.85	1.85	4.37	6.93	3.31	3.38	3.83
	// Select	Distribution	0.08	0.24	9.86	10.70	7.51	5.92	4.42	5.16	4.70
		Growth	-0.17	-0.55	-7.54	-7.89	-2.16	2.02	-0.14	-0.72	0.34
		Total	-0.09	-0.31	2.32	2.81	5.35	7.94	4.28	4.44	5.04
	Frontier	Distribution	0.00	0.00	5.44	6.82	5.09	3.78	2.65	4.04	3.99
		Growth	-0.05	-0.23	-2.94	-3.66	0.60	4.52	1.99	0.76	1.41
		Total	-0.05	-0.23	2.50	3.16	5.69	8.30	4.64	4.80	5.40
Schroder Real Return	Entry fee	Distribution	0.07	0.23	10.90	14.29	9.32	6.72	4.89	4.63	4.23
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.23	-0.16	1.17	4.16	8.43	10.14	5.27	4.87	4.45
	Nil entry fee	Distribution	0.00	0.00	10.45	13.37	8.35	5.74	3.95	3.69	3.30
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.30	-0.39	0.72	3.24	7.46	9.16	4.33	3.93	3.52
	// Select	Distribution	0.08	0.25	10.95	14.38	9.41	6.82	4.98	4.81	4.56
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.22	-0.14	1.22	4.25	8.52	10.24	5.36	5.05	4.78
	Frontier	Distribution	0.00	0.00	11.41	15.08	10.04	7.14	5.15	5.12	4.74
		Growth	-1.19	-0.05	-10.00	-10.44	-1.12	3.50	0.60	0.32	0.42
		Total	-1.19	-0.05	1.41	4.64	8.92	10.64	5.75	5.44	5.16
T. Rowe Price Dynamic Global Bond	Entry fee	Distribution	0.07	0.22	1.12	1.56	1.53	1.45	2.64	3.20	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.45	0.43	3.32	4.00	3.05	2.54	1.19	1.96	-
	Nil entry fee	Distribution	0.00	0.00	0.68	0.68	0.66	0.58	1.79	2.34	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.52	0.21	2.88	3.12	2.18	1.67	0.34	1.10	-
	// Select	Distribution	0.08	0.24	1.17	1.66	1.62	1.54	2.74	3.38	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.44	0.45	3.37	4.10	3.14	2.63	1.29	2.14	-
	Frontier	Distribution	0.00	0.00	0.65	0.66	0.66	0.59	2.06	2.74	-
		Growth	-0.43	0.49	2.82	3.62	2.65	2.21	-0.61	-0.43	-
		Total	-0.43	0.49	3.47	4.28	3.31	2.80	1.45	2.31	-
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 4 - Growth

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Bentham Global Income	Entry fee	Distribution	0.09	0.28	2.18	3.54	4.14	4.27	4.44	4.67	4.31
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.58	-0.09	1.21	-0.69	2.14	4.95	2.58	2.99	3.12
	Nil entry fee	Distribution	0.02	0.07	1.76	2.70	3.27	3.39	3.58	3.81	3.44
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.51	-0.30	0.79	-1.53	1.27	4.07	1.72	2.13	2.25
	// Select	Distribution	0.09	0.30	2.23	3.63	4.23	4.36	4.53	4.86	4.64
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.58	-0.07	1.26	-0.60	2.23	5.04	2.67	3.18	3.45
	Frontier	Distribution	0.10	0.31	2.31	3.73	4.19	4.32	4.52	4.82	4.59
		Growth	1.49	-0.37	-1.02	-4.28	-1.90	0.79	-1.81	-1.63	-1.11
		Total	1.59	-0.06	1.29	-0.55	2.29	5.11	2.71	3.19	3.48
BlackRock Diversified ESG Growth[4]	Entry fee	Distribution	0.07	0.22	11.87	13.31	10.46	8.09	11.52	10.76	9.25
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.31	-0.59	2.86	6.23	10.52	13.85	6.99	6.77	7.56
	Nil entry fee	Distribution	0.00	0.00	11.41	12.37	9.48	7.08	10.57	9.81	8.30
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.38	-0.81	2.40	5.29	9.54	12.84	6.04	5.82	6.61
	// Select	Distribution	0.08	0.25	11.91	13.41	10.56	8.20	11.62	10.95	9.59
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.30	-0.56	2.90	6.33	10.62	13.96	7.09	6.96	7.90
	Frontier	Distribution	0.00	0.00	11.73	13.45	10.84	8.36	11.74	11.25	9.80
		Growth	-1.29	-0.49	-8.72	-6.94	-0.06	5.74	-4.52	-4.17	-1.77
		Total	-1.29	-0.49	3.01	6.51	10.78	14.10	7.22	7.08	8.03
BlackRock Tactical Growth	Entry fee	Distribution	0.08	0.22	7.91	8.56	13.36	11.36	8.29	8.52	9.69
		Growth	-1.13	-0.81	-5.20	-3.10	-3.53	1.81	-1.02	-1.04	-1.60
		Total	-1.05	-0.59	2.71	5.46	9.83	13.17	7.27	7.48	8.09
	Nil entry fee	Distribution	0.00	0.00	7.45	7.62	12.39	10.36	7.33	7.57	8.73
		Growth	-1.13	-0.81	-5.20	-3.10	-3.53	1.81	-1.02	-1.04	-1.60
		Total	-1.13	-0.81	2.25	4.52	8.86	12.17	6.31	6.53	7.13
	// Select	Distribution	0.09	0.25	7.95	8.66	13.46	11.46	8.38	8.71	10.03
		Growth	-1.13	-0.81	-5.20	-3.10	-3.53	1.81	-1.02	-1.04	-1.60
		Total	-1.04	-0.56	2.75	5.56	9.93	13.27	7.36	7.67	8.43
	Frontier	Distribution	0.00	0.00	8.41	8.89	13.71	11.70	8.37	8.84	10.27
		Growth	-1.02	-0.54	-5.60	-3.21	-3.65	1.69	-0.89	-1.04	-1.72
		Total	-1.02	-0.54	2.81	5.68	10.06	13.39	7.48	7.80	8.55
MultiSeries^ 70[10]	Entry fee	Distribution	0.07	0.21	12.22	13.01	10.59	10.11	6.64	6.54	5.45
		Growth	-0.62	-0.52	-9.22	-9.52	-4.00	-0.06	-0.81	-0.64	0.84
		Total	-0.55	-0.31	3.00	3.49	6.59	10.05	5.83	5.90	6.29
	Nil entry fee	Distribution	0.00	0.00	11.80	12.14	9.69	9.18	5.75	5.65	4.55
		Growth	-0.62	-0.52	-9.22	-9.52	-4.00	-0.06	-0.81	-0.64	0.84
		Total	-0.62	-0.52	2.58	2.62	5.69	9.12	4.94	5.01	5.39
	// Select	Distribution	0.08	0.24	12.27	13.10	10.68	10.21	6.73	6.73	5.79
		Growth	-0.62	-0.52	-9.22	-9.52	-4.00	-0.06	-0.81	-0.64	0.84
		Total	-0.54	-0.28	3.05	3.58	6.68	10.15	5.92	6.09	6.63
	Frontier	Distribution	0.00	0.00	12.15	13.42	10.92	10.54	6.99	7.00	6.08
		Growth	-0.51	-0.20	-8.93	-9.50	-3.90	-0.05	-0.73	-0.57	0.89
		Total	-0.51	-0.20	3.22	3.92	7.02	10.49	6.26	6.43	6.97
MultiSeries^ 90[11]	Entry fee	Distribution	0.07	0.21	11.79	12.40	9.37	7.85	6.02	5.95	4.97
		Growth	-0.97	-0.60	-8.64	-9.14	-2.69	2.90	0.26	0.60	2.10
		Total	-0.90	-0.39	3.15	3.26	6.68	10.75	6.28	6.55	7.07
	Nil entry fee	Distribution	0.00	0.00	11.36	11.54	8.47	6.92	5.13	5.05	4.07
		Growth	-0.97	-0.60	-8.64	-9.14	-2.69	2.90	0.26	0.60	2.10
		Total	-0.97	-0.60	2.72	2.40	5.78	9.82	5.39	5.65	6.17
	// Select	Distribution	0.08	0.23	11.84	12.50	9.47	7.95	6.12	6.14	5.31
		Growth	-0.97	-0.60	-8.64	-9.14	-2.69	2.90	0.26	0.60	2.10
		Total	-0.89	-0.37	3.20	3.36	6.78	10.85	6.38	6.74	7.41
	Frontier	Distribution	0.00	0.00	5.07	6.28	4.72	5.57	3.96	4.69	4.40
		Growth	-0.86	-0.27	-1.64	-2.52	2.47	5.69	2.80	2.42	3.39
		Total	-0.86	-0.27	3.43	3.76	7.19	11.26	6.76	7.11	7.79
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 4 - Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth	Entry fee	Distribution	0.07	0.21	5.28	6.10	4.60	4.31	3.19	4.05	3.61
		Growth	-0.61	-0.49	-2.27	-2.62	2.00	5.73	2.38	1.76	2.72
		Total	-0.54	-0.28	3.01	3.48	6.60	10.04	5.57	5.81	6.33
	Nil entry fee	Distribution	0.00	0.00	4.85	5.23	3.70	3.38	2.30	3.16	2.71
		Growth	-0.61	-0.49	-2.27	-2.62	2.00	5.73	2.38	1.76	2.72
		Total	-0.61	-0.49	2.58	2.61	5.70	9.11	4.68	4.92	5.43
	// Select	Distribution	0.08	0.23	5.32	6.20	4.69	4.40	3.29	4.24	3.94
		Growth	-0.61	-0.49	-2.27	-2.62	2.00	5.73	2.38	1.76	2.72
		Total	-0.53	-0.26	3.05	3.58	6.69	10.13	5.67	6.00	6.66
	Frontier	Distribution	0.00	0.00	5.17	6.29	4.78	4.48	3.37	4.32	4.04
		Growth	-0.52	-0.24	-2.07	-2.65	1.98	5.72	2.36	1.74	2.69
		Total	-0.52	-0.24	3.10	3.64	6.76	10.20	5.73	6.06	6.73
OnePath Growth Index[1]	Entry fee	Distribution	0.07	0.61	12.05	12.81	8.90	7.81	7.78	8.64	7.10
		Growth	-0.25	-0.64	-8.22	-9.09	-0.27	4.66	-1.44	-1.75	0.30
		Total	-0.18	-0.03	3.83	3.72	8.63	12.47	6.34	6.89	7.40
	Nil entry fee	Distribution	0.00	0.40	11.62	11.94	7.99	6.87	6.89	7.74	6.22
		Growth	-0.25	-0.64	-8.22	-9.09	-0.27	4.66	-1.44	-1.75	0.30
		Total	-0.25	-0.24	3.40	2.85	7.72	11.53	5.45	5.99	6.52
	// Select	Distribution	0.08	0.64	12.10	12.90	9.00	7.91	7.88	8.83	7.42
		Growth	-0.25	-0.64	-8.22	-9.09	-0.27	4.66	-1.44	-1.75	0.30
		Total	-0.17	0.00	3.88	3.81	8.73	12.57	6.44	7.08	7.72
	Frontier	Distribution	0.00	0.68	12.04	12.94	9.09	7.92	7.93	8.95	7.61
		Growth	-0.16	-0.65	-8.09	-9.00	-0.21	4.79	-1.36	-1.73	0.29
		Total	-0.16	0.03	3.95	3.94	8.88	12.71	6.57	7.22	7.90
OnePath Managed Growth	Frontier	Distribution	0.00	0.00	5.12	6.37	4.86	4.59	3.35	4.25	5.74
		Growth	-0.51	-0.23	-2.01	-2.63	1.96	5.62	2.45	1.91	1.04
		Total	-0.51	-0.23	3.11	3.74	6.82	10.21	5.80	6.16	6.78
OnePath Multi Asset Income[13]	Entry fee	Distribution	0.07	0.65	1.14	1.54	2.28	2.18	2.10	2.32	2.42
		Growth	1.01	-2.26	0.72	-3.93	1.54	7.40	2.49	1.52	2.54
		Total	1.08	-1.61	1.86	-2.39	3.82	9.58	4.59	3.84	4.96
	Nil entry fee	Distribution	0.00	0.45	0.71	0.72	1.40	1.26	1.21	1.44	1.53
		Growth	1.01	-2.26	0.72	-3.93	1.54	7.40	2.49	1.52	2.54
		Total	1.01	-1.81	1.43	-3.21	2.94	8.66	3.70	2.96	4.07
	// Select	Distribution	0.08	0.68	1.19	1.63	2.37	2.28	2.19	2.50	2.75
		Growth	1.01	-2.26	0.72	-3.93	1.54	7.40	2.49	1.52	2.54
		Total	1.09	-1.58	1.91	-2.30	3.91	9.68	4.68	4.02	5.29
	Frontier	Distribution	0.00	0.65	1.11	1.77	2.52	2.37	2.39	2.82	3.04
		Growth	1.10	-2.22	0.85	-3.94	1.53	7.47	2.43	1.35	2.41
		Total	1.10	-1.57	1.96	-2.17	4.05	9.84	4.82	4.17	5.45

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Profile 4 - Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Perpetual Balanced Growth	Entry fee	Distribution	0.07	0.23	4.57	5.02	3.22	2.84	8.24	7.32	7.78
		Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.30	0.37	4.99	4.90	6.52	8.15	5.46	6.27	6.29
	Nil entry fee	Distribution	0.00	0.00	4.11	4.09	2.27	1.87	7.30	6.38	6.83
		Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.23	0.14	4.53	3.97	5.57	7.18	4.52	5.33	5.34
	// Select	Distribution	0.08	0.25	4.62	5.12	3.32	2.94	8.33	7.51	8.12
		Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.31	0.39	5.04	5.00	6.62	8.25	5.55	6.46	6.63
	Frontier	Distribution	0.00	0.00	3.71	4.44	3.10	3.04	7.98	7.39	8.25
		Growth	1.32	0.44	1.46	0.83	3.79	5.48	-2.15	-0.65	-1.34
		Total	1.32	0.44	5.17	5.27	6.89	8.52	5.83	6.74	6.91
Schroder Sustainable Growth[5]	Entry fee	Distribution	0.08	0.22	11.97	14.23	9.74	7.17	4.49	4.49	6.03
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-0.92	0.37	3.87	3.91	7.68	11.65	5.55	5.87	6.20
	Nil entry fee	Distribution	0.00	0.00	11.51	13.31	8.78	6.18	3.55	3.54	5.08
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-1.00	0.15	3.41	2.99	6.72	10.66	4.61	4.92	5.25
	// Select	Distribution	0.08	0.24	12.01	14.33	9.84	7.27	4.58	4.68	6.37
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-0.92	0.39	3.91	4.01	7.78	11.75	5.64	6.06	6.54
	Frontier	Distribution	0.00	0.00	12.12	14.37	10.05	7.08	4.21	4.36	6.24
		Growth	-0.86	0.47	-8.13	-10.25	-2.16	4.80	1.56	1.82	0.43
		Total	-0.86	0.47	3.99	4.12	7.89	11.88	5.77	6.18	6.67

Profile 5 - High Growth

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Altrinsic Global Equities	Entry fee	Distribution	0.08	0.21	15.09	14.72	12.21	11.64	9.17	8.09	7.80
		Growth	5.36	-0.37	-3.55	-8.80	-4.18	-1.40	-1.06	-0.88	0.63
		Total	5.44	-0.16	11.54	5.92	8.03	10.24	8.11	7.21	8.43
	Nil entry fee	Distribution	0.00	0.00	14.63	13.83	11.31	10.71	8.26	7.19	6.89
		Growth	5.36	-0.37	-3.55	-8.80	-4.18	-1.40	-1.06	-0.88	0.63
		Total	5.36	-0.37	11.08	5.03	7.13	9.31	7.20	6.31	7.52
	// Select	Distribution	0.08	0.23	15.14	14.81	12.31	11.74	9.27	8.28	8.15
		Growth	5.36	-0.37	-3.55	-8.80	-4.18	-1.40	-1.06	-0.88	0.63
		Total	5.44	-0.14	11.59	6.01	8.13	10.34	8.21	7.40	8.78
	Frontier	Distribution	0.00	0.00	17.04	16.20	13.07	12.57	10.96	9.60	9.16
		Growth	5.45	3.66	-1.25	-6.09	-2.76	-0.67	-1.66	-1.36	0.28
		Total	5.45	3.66	15.79	10.11	10.31	11.90	9.30	8.24	9.44
Antipodes Global Value Fund[16]	Entry fee	Distribution	0.07	0.21	13.25	13.91	14.67	13.76	11.42	8.69	13.24
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.68	-0.19	1.85	3.93	15.13	17.69	11.80	11.56	10.89
	Nil entry fee	Distribution	0.00	0.00	12.83	13.04	13.70	12.78	10.48	7.75	12.31
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.75	-0.40	1.43	3.06	14.16	16.71	10.86	10.62	9.96
	// Select	Distribution	0.08	0.23	13.29	14.00	14.77	13.87	11.52	8.89	13.59
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.67	-0.17	1.89	4.02	15.23	17.80	11.90	11.76	11.24
	Frontier	Distribution	0.00	0.00	13.58	13.87	14.80	13.97	11.67	8.81	13.64
		Growth	-1.67	-0.15	-11.71	-9.85	0.45	3.87	0.28	3.00	-2.33
		Total	-1.67	-0.15	1.87	4.02	15.25	17.84	11.95	11.81	11.31
Arrowstreet Global Equity (Hedged)	Entry fee	Distribution	0.07	0.23	0.49	1.09	1.11	1.85	2.33	2.29	2.04
		Growth	-1.73	0.68	8.84	21.57	22.07	22.91	11.46	13.33	12.30
		Total	-1.66	0.91	9.33	22.66	23.18	24.76	13.79	15.62	14.34
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.01	0.74	1.31	1.25	1.02
		Growth	-1.73	0.68	8.84	21.57	22.07	22.91	11.46	13.33	12.30
		Total	-1.73	0.68	8.84	21.57	22.08	23.65	12.77	14.58	13.32
	// Select	Distribution	0.08	0.25	0.54	1.21	1.22	1.96	2.43	2.49	2.41
		Growth	-1.73	0.68	8.84	21.57	22.07	22.91	11.46	13.33	12.30
		Total	-1.65	0.93	9.38	22.78	23.29	24.87	13.89	15.82	14.71
	Frontier	Distribution	0.00	0.00	11.31	12.70	7.06	5.94	4.71	12.93	11.11
		Growth	-1.64	0.92	-1.96	10.09	16.32	19.02	9.28	3.06	3.77
		Total	-1.64	0.92	9.35	22.79	23.38	24.96	13.99	15.99	14.88

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Ausbil Australian Emerging Leaders	Entry fee	Distribution	0.07	0.20	11.60	11.02	10.39	9.69	11.57	13.09	12.87
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.84	-3.07	1.47	-10.71	5.28	11.15	3.73	8.33	7.84
	Nil entry fee	Distribution	0.00	0.00	11.17	10.27	9.50	8.76	10.70	12.18	11.97
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.91	-3.27	1.04	-11.46	4.39	10.22	2.86	7.42	6.94
	// Select	Distribution	0.08	0.22	11.64	11.10	10.48	9.79	11.66	13.28	13.21
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.83	-3.05	1.51	-10.63	5.37	11.25	3.82	8.52	8.18
	Frontier	Distribution	0.00	0.00	11.33	10.88	10.39	9.77	11.69	13.37	13.24
		Growth	-0.83	-3.03	-9.79	-21.46	-4.96	1.54	-7.81	-4.78	-5.00
		Total	-0.83	-3.03	1.54	-10.58	5.43	11.31	3.88	8.59	8.24
BlackRock Advantage Australian Equity[4]	Entry fee	Distribution	0.07	0.21	1.08	1.94	1.94	2.34	2.82	2.49	2.63
		Growth	1.08	-0.04	2.92	-0.04	5.16	10.00	3.78	4.55	5.76
		Total	1.15	0.17	4.00	1.90	7.10	12.34	6.60	7.04	8.39
	Nil entry fee	Distribution	0.00	0.00	0.64	1.08	1.03	1.39	1.92	1.59	1.72
		Growth	1.08	-0.04	2.92	-0.04	5.16	10.00	3.78	4.55	5.76
		Total	1.08	-0.04	3.56	1.04	6.19	11.39	5.70	6.14	7.48
	// Select	Distribution	0.08	0.23	1.13	2.03	2.03	2.44	2.92	2.68	2.98
		Growth	1.08	-0.04	2.92	-0.04	5.16	10.00	3.78	4.55	5.76
		Total	1.16	0.19	4.05	1.99	7.19	12.44	6.70	7.23	8.74
	Frontier	Distribution	0.00	0.08	1.27	2.31	2.32	2.66	3.23	2.92	3.24
		Growth	1.21	0.21	2.93	-0.04	5.16	10.07	3.75	4.59	5.78
		Total	1.21	0.29	4.20	2.27	7.48	12.73	6.98	7.51	9.02
BlackRock Advantage International Equity[4]	Entry fee	Distribution	0.07	0.21	0.71	1.17	1.12	1.11	20.87	15.58	11.47
		Growth	-3.02	-0.54	6.90	8.32	14.35	18.44	-7.37	-2.01	2.62
		Total	-2.95	-0.33	7.61	9.49	15.47	19.55	13.50	13.57	14.09
	Nil entry fee	Distribution	0.00	0.00	0.25	0.25	0.14	0.09	19.92	14.63	10.51
		Growth	-3.02	-0.54	6.90	8.32	14.35	18.44	-7.37	-2.01	2.62
		Total	-3.02	-0.54	7.15	8.57	14.49	18.53	12.55	12.62	13.13
	// Select	Distribution	0.07	0.23	0.76	1.27	1.22	1.21	20.97	15.78	11.83
		Growth	-3.02	-0.54	6.90	8.32	14.35	18.44	-7.37	-2.01	2.62
		Total	-2.95	-0.31	7.66	9.59	15.57	19.65	13.60	13.77	14.45
	Frontier	Distribution	0.00	0.00	1.17	1.24	0.96	0.94	19.15	14.20	10.50
		Growth	-2.93	-0.30	6.52	8.41	14.67	18.80	-5.56	-0.42	3.97
		Total	-2.93	-0.30	7.69	9.65	15.63	19.74	13.59	13.78	14.47
ClearBridge Global Infrastructure Value Hedged[7]	Entry fee	Distribution	0.08	1.54	21.83	24.76	17.23	12.89	9.35	21.85	18.15
		Growth	6.01	-2.82	-24.33	-15.75	-6.83	0.19	-2.43	-15.27	-11.09
		Total	6.09	-1.28	-2.50	9.01	10.40	13.08	6.92	6.58	7.06
	Nil entry fee	Distribution	0.00	1.33	21.43	23.85	16.31	11.94	8.46	20.96	17.25
		Growth	6.01	-2.82	-24.33	-15.75	-6.83	0.19	-2.43	-15.27	-11.09
		Total	6.01	-1.49	-2.90	8.10	9.48	12.13	6.03	5.69	6.16
	// Select	Distribution	0.09	1.56	21.87	24.86	17.33	12.99	9.45	22.03	18.49
		Growth	6.01	-2.82	-24.33	-15.75	-6.83	0.19	-2.43	-15.27	-11.09
		Total	6.10	-1.26	-2.46	9.11	10.50	13.18	7.02	6.76	7.40
	Frontier	Distribution	0.00	1.60	22.37	25.04	17.32	12.64	9.09	22.02	18.55
		Growth	6.10	-2.82	-24.74	-15.76	-6.65	0.71	-1.90	-15.07	-10.97
		Total	6.10	-1.22	-2.37	9.28	10.67	13.35	7.19	6.95	7.58
First Sentier Global Listed Infrastructure[3]	Entry fee	Distribution	0.08	0.21	27.09	30.42	19.17	14.25	9.62	8.13	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.24	2.52	1.69	12.85	11.44	14.64	6.09	4.83	-
	Nil entry fee	Distribution	0.00	0.00	26.68	29.48	18.24	13.29	8.73	7.25	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.16	2.31	1.28	11.91	10.51	13.68	5.20	3.95	-
	// Select	Distribution	0.09	0.24	27.14	30.52	19.27	14.35	9.72	8.31	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.25	2.55	1.74	12.95	11.54	14.74	6.19	5.01	-
	Frontier	Distribution	0.00	0.00	28.08	31.20	19.26	14.58	9.80	8.44	-
		Growth	9.26	2.58	-26.25	-18.07	-7.54	0.34	-3.45	-3.26	-
		Total	9.26	2.58	1.83	13.13	11.72	14.92	6.35	5.18	-
First Sentier Imputation[3]	Entry fee	Distribution	0.08	0.81	1.07	1.73	1.84	1.81	2.75	3.08	6.02
		Growth	2.14	-1.17	2.44	-6.69	-0.47	7.48	1.72	3.48	1.99
		Total	2.22	-0.36	3.51	-4.96	1.37	9.29	4.47	6.56	8.01
	Nil entry fee	Distribution	0.00	0.59	0.61	0.88	0.93	0.83	1.81	2.12	5.06
		Growth	2.14	-1.17	2.44	-6.69	-0.47	7.48	1.72	3.48	1.99
		Total	2.14	-0.58	3.05	-5.81	0.46	8.31	3.53	5.60	7.05
	// Select	Distribution	0.09	0.83	1.12	1.82	1.93	1.91	2.84	3.27	6.36
		Growth	2.14	-1.17	2.44	-6.69	-0.47	7.48	1.72	3.48	1.99
		Total	2.23	-0.34	3.56	-4.87	1.46	9.39	4.56	6.75	8.35
	Frontier	Distribution	0.00	0.99	6.21	6.63	5.81	4.74	9.68	9.02	10.71
		Growth	2.26	-1.26	-2.55	-11.27	-4.08	5.03	-4.77	-2.01	-2.06
		Total	2.26	-0.27	3.66	-4.64	1.73	9.77	4.91	7.01	8.65
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Fidelity Australian Equities	Entry fee	Distribution	0.07	0.85	7.44	7.90	7.78	8.08	7.71	13.99	11.06
		Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.31	-1.04	1.72	0.07	3.65	9.49	4.38	6.32	7.40
	Nil entry fee	Distribution	0.00	0.64	7.01	7.05	6.91	7.16	6.83	13.10	10.16
		Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.24	-1.25	1.29	-0.78	2.78	8.57	3.50	5.43	6.50
	// Select	Distribution	0.08	0.88	7.48	7.99	7.88	8.18	7.81	14.17	11.41
		Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.32	-1.01	1.76	0.16	3.75	9.59	4.48	6.50	7.75
	Frontier	Distribution	0.00	0.98	7.57	8.27	8.27	8.44	8.13	14.45	11.65
		Growth	0.34	-1.91	-5.63	-7.75	-4.15	1.54	-3.27	-7.55	-3.51
		Total	0.34	-0.93	1.94	0.52	4.12	9.98	4.86	6.90	8.14
Greencape Broadcap	Entry fee	Distribution	0.08	0.53	10.25	10.09	7.55	7.72	7.68	8.86	-
		Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.52	0.39	0.66	-4.55	-0.39	8.16	3.89	5.98	-
	Nil entry fee	Distribution	0.00	0.32	9.83	9.29	6.71	6.81	6.80	7.97	-
		Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.44	0.18	0.24	-5.35	-1.23	7.25	3.01	5.09	-
	// Select	Distribution	0.08	0.55	10.30	10.17	7.64	7.82	7.77	9.04	-
		Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.52	0.41	0.71	-4.47	-0.30	8.26	3.98	6.16	-
	Frontier	Distribution	0.00	0.61	10.27	10.43	7.90	8.01	7.95	9.02	-
		Growth	0.54	-0.14	-9.44	-14.67	-7.98	0.48	-3.75	-2.65	-
		Total	0.54	0.47	0.83	-4.24	-0.08	8.49	4.20	6.37	-
Heine Property Securities	Entry fee	Distribution	0.00	0.00	1.32	1.54	1.85	1.72	1.67	1.95	2.34
		Growth	0.56	-5.49	-3.57	-15.64	-4.59	10.16	1.96	-0.10	1.06
		Total	0.56	-5.49	-2.25	-14.10	-2.74	11.88	3.63	1.85	3.40
	Nil entry fee	Distribution	0.00	0.00	1.32	1.54	1.85	1.72	1.67	1.85	2.07
		Growth	0.56	-5.49	-3.57	-15.64	-4.59	10.16	1.96	-0.10	1.06
		Total	0.56	-5.49	-2.25	-14.10	-2.74	11.88	3.63	1.75	3.13
Investors Mutual Australian Shares	Entry fee	Distribution	0.08	0.24	10.91	11.82	10.65	9.18	8.21	8.06	8.45
		Growth	4.54	6.00	-0.49	-3.53	-2.04	1.48	-1.82	-2.53	-2.26
		Total	4.62	6.24	10.42	8.29	8.61	10.66	6.39	5.53	6.19
	Nil entry fee	Distribution	0.00	0.00	10.42	10.85	9.69	8.20	7.26	7.12	7.51
		Growth	4.54	6.00	-0.49	-3.53	-2.04	1.48	-1.82	-2.53	-2.26
		Total	4.54	6.00	9.93	7.32	7.65	9.68	5.44	4.59	5.25
	// Select	Distribution	0.09	0.27	10.96	11.91	10.75	9.28	8.30	8.25	8.79
		Growth	4.54	6.00	-0.49	-3.53	-2.04	1.48	-1.82	-2.53	-2.26
		Total	4.63	6.27	10.47	8.38	8.71	10.76	6.48	5.72	6.53
	Frontier	Distribution	0.00	0.00	11.16	12.22	11.18	9.69	8.60	8.34	8.99
		Growth	4.68	6.36	-0.54	-3.62	-2.28	1.26	-1.94	-2.45	-2.28
		Total	4.68	6.36	10.62	8.60	8.90	10.95	6.66	5.89	6.71
Vinva Global Alpha[17]	Entry fee	Distribution	0.07	0.23	2.26	2.45	18.42	19.27	20.95	17.60	14.30
		Growth	-2.37	-0.53	-0.36	-10.07	-16.77	-10.21	-15.25	-11.41	-4.94
		Total	-2.30	-0.30	1.90	-7.62	1.65	9.06	5.70	6.19	9.36
	Nil entry fee	Distribution	0.00	0.00	1.80	1.63	17.52	18.30	20.02	16.66	13.33
		Growth	-2.37	-0.53	-0.36	-10.07	-16.77	-10.21	-15.25	-11.41	-4.94
		Total	-2.37	-0.53	1.44	-8.44	0.75	8.09	4.77	5.25	8.39
	// Select	Distribution	0.08	0.25	2.31	2.54	18.51	19.36	21.04	17.79	14.64
		Growth	-2.37	-0.53	-0.36	-10.07	-16.77	-10.21	-15.25	-11.41	-4.94
		Total	-2.29	-0.28	1.95	-7.53	1.74	9.15	5.79	6.38	9.70
	Frontier	Distribution	0.00	0.00	3.15	2.86	17.59	18.87	21.23	17.97	14.82
		Growth	-2.26	-0.22	-1.08	-10.20	-15.62	-9.46	-15.20	-11.36	-4.87
		Total	-2.26	-0.22	2.07	-7.34	1.97	9.41	6.03	6.61	9.95
Merlon Australian Share Income	Entry fee	Distribution	0.28	0.87	3.09	5.09	4.13	4.03	3.88	3.72	3.94
		Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.59	5.68	12.24	14.81	10.02	11.62	9.07	7.30	6.51
	Nil entry fee	Distribution	0.21	0.65	2.62	4.12	3.20	3.09	2.96	2.81	3.04
		Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.52	5.46	11.77	13.84	9.09	10.68	8.15	6.39	5.61
	// Select	Distribution	0.29	0.90	3.14	5.19	4.23	4.13	3.97	3.91	4.28
		Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.60	5.71	12.29	14.91	10.12	11.72	9.16	7.49	6.85
	Frontier	Distribution	0.32	0.97	3.32	5.55	4.53	4.40	4.27	4.15	4.54
		Growth	2.30	4.81	9.17	9.73	5.94	7.67	5.21	3.62	2.60
		Total	2.62	5.78	12.49	15.28	10.47	12.07	9.48	7.77	7.14
MFS Global Equity	Entry fee	Distribution	0.07	0.21	18.19	17.04	17.86	17.87	14.86	16.32	15.21
		Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.24	-1.54	7.57	-1.23	3.23	8.15	4.36	6.40	8.84
	Nil entry fee	Distribution	0.00	0.00	17.74	16.22	17.00	16.96	13.98	15.43	14.30
		Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.31	-1.75	7.12	-2.05	2.37	7.24	3.48	5.51	7.93
	// Select	Distribution	0.08	0.23	18.23	17.13	17.95	17.96	14.95	16.51	15.56
		Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.23	-1.52	7.61	-1.14	3.32	8.24	4.45	6.59	9.19
	Frontier	Distribution	0.00	0.00	19.16	17.61	18.34	18.40	15.38	16.99	15.97
		Growth	-0.22	-1.48	-11.42	-18.56	-14.84	-9.96	-10.74	-10.21	-6.59
		Total	-0.22	-1.48	7.74	-0.95	3.50	8.44	4.64	6.78	9.38
			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Australian Property Securities Index[1]	Entry fee	Distribution	0.07	0.20	5.91	6.22	13.33	12.15	9.60	8.87	7.81
		Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.55	-6.96	-2.79	-13.67	-3.74	11.57	2.60	2.82	5.30
	Nil entry fee	Distribution	0.00	0.00	5.50	5.50	12.52	11.21	8.74	8.01	6.94
		Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.48	-7.16	-3.20	-14.39	-4.55	10.63	1.74	1.96	4.43
	// Select	Distribution	0.08	0.22	5.95	6.30	13.41	12.25	9.69	9.05	8.13
		Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.56	-6.94	-2.75	-13.59	-3.66	11.67	2.69	3.00	5.62
	Frontier	Distribution	0.00	0.17	5.71	6.32	13.85	12.49	9.90	9.23	8.33
		Growth	1.56	-7.09	-8.41	-19.81	-17.39	-0.70	-7.09	-6.10	-2.56
		Total	1.56	-6.92	-2.70	-13.49	-3.54	11.79	2.81	3.13	5.77
OnePath Australian Shares	Entry fee	Distribution	0.08	0.79	7.22	7.99	6.99	5.68	4.87	4.11	3.79
		Growth	1.03	-2.30	-4.92	-5.73	0.54	7.11	2.43	3.69	4.03
		Total	1.11	-1.51	2.30	2.26	7.53	12.79	7.30	7.80	7.82
	Nil entry fee	Distribution	0.00	0.58	6.79	7.13	6.08	4.73	3.96	3.20	2.88
		Growth	1.03	-2.30	-4.92	-5.73	0.54	7.11	2.43	3.69	4.03
		Total	1.03	-1.72	1.87	1.40	6.62	11.84	6.39	6.89	6.91
	// Select	Distribution	0.08	0.81	7.26	8.08	7.08	5.78	4.96	4.30	4.13
		Growth	1.03	-2.30	-4.92	-5.73	0.54	7.11	2.43	3.69	4.03
		Total	1.11	-1.49	2.34	2.35	7.62	12.89	7.39	7.99	8.16
	Frontier	Distribution	0.00	0.83	6.92	8.17	6.90	5.62	4.94	4.34	4.23
		Growth	1.12	-2.28	-4.49	-5.65	0.92	7.46	2.63	3.83	4.11
		Total	1.12	-1.45	2.43	2.52	7.82	13.08	7.57	8.17	8.34
OnePath Australian Shares Index[1]	Entry fee	Distribution	0.07	1.03	5.08	6.29	6.62	6.09	8.05	7.57	6.76
		Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	1.05	0.10	3.92	2.50	7.18	12.50	7.09	7.23	8.29
	Nil entry fee	Distribution	0.00	0.82	4.64	5.43	5.72	5.14	7.15	6.67	5.86
		Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	0.98	-0.11	3.48	1.64	6.28	11.55	6.19	6.33	7.39
	// Select	Distribution	0.08	1.05	5.13	6.39	6.72	6.19	8.15	7.76	7.09
		Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	1.06	0.12	3.97	2.60	7.28	12.60	7.19	7.42	8.62
	Frontier	Distribution	0.00	1.09	5.03	6.40	6.83	6.21	8.26	7.88	7.24
		Growth	1.06	-0.93	-0.99	-3.65	0.60	6.56	-0.91	-0.29	1.57
		Total	1.06	0.16	4.04	2.75	7.43	12.77	7.35	7.59	8.81
OnePath Australian Shares Income[18]	Entry fee	Distribution	0.07	1.34	1.79	2.91	3.76	3.78	4.32	4.16	4.04
		Growth	1.33	-0.87	2.69	0.52	4.94	6.77	2.97	1.63	2.10
		Total	1.40	0.47	4.48	3.43	8.70	10.55	7.29	5.79	6.14
	Nil entry fee	Distribution	0.00	1.12	1.35	2.04	2.84	2.85	3.42	3.27	3.14
		Growth	1.33	-0.87	2.69	0.52	4.94	6.77	2.97	1.63	2.10
		Total	1.33	0.25	4.04	2.56	7.78	9.62	6.39	4.90	5.24
	// Select	Distribution	0.08	1.36	1.84	3.01	3.86	3.88	4.42	4.35	4.38
		Growth	1.33	-0.87	2.69	0.52	4.94	6.77	2.97	1.63	2.10
		Total	1.41	0.49	4.53	3.53	8.80	10.65	7.39	5.98	6.48
	Frontier	Distribution	0.00	1.38	1.98	3.24	4.04	3.98	4.35	4.34	4.44
		Growth	1.41	-0.87	2.59	0.36	4.84	6.75	3.12	1.73	2.14
		Total	1.41	0.51	4.57	3.60	8.88	10.73	7.47	6.07	6.58
OnePath Emerging Companies	Entry fee	Distribution	0.07	0.22	1.28	2.02	2.81	2.84	5.98	9.20	9.24
		Growth	-4.77	0.98	-1.81	-8.96	6.64	12.74	-1.68	-3.72	-2.88
		Total	-4.70	1.20	-0.53	-6.94	9.45	15.58	4.30	5.48	6.36
	Nil entry fee	Distribution	0.00	0.00	0.86	1.24	1.88	1.87	5.10	8.31	8.35
		Growth	-4.77	0.98	-1.81	-8.96	6.64	12.74	-1.68	-3.72	-2.88
		Total	-4.77	0.98	-0.95	-7.72	8.52	14.61	3.42	4.59	5.47
	// Select	Distribution	0.08	0.24	1.33	2.11	2.90	2.95	6.07	9.38	9.58
		Growth	-4.77	0.98	-1.81	-8.96	6.64	12.74	-1.68	-3.72	-2.88
		Total	-4.69	1.22	-0.48	-6.85	9.54	15.69	4.39	5.66	6.70
	Frontier	Distribution	0.00	0.00	1.31	2.11	2.90	2.99	6.28	9.96	9.95
		Growth	-4.68	1.25	-1.75	-8.86	6.75	12.81	-1.78	-4.17	-3.14
		Total	-4.68	1.25	-0.44	-6.75	9.65	15.80	4.50	5.79	6.81
OnePath Geared Australian Share Index	Entry fee	Distribution	0.07	0.20	0.58	0.95	1.04	1.19	2.95	2.90	3.30
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.52	-1.64	4.21	-2.48	6.47	17.27	6.91	8.17	11.12
	Nil entry fee	Distribution	0.00	0.00	0.13	0.12	0.14	0.20	2.05	1.99	2.36
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.45	-1.84	3.76	-3.31	5.57	16.28	6.01	7.26	10.18
	// Select	Distribution	0.08	0.23	0.62	1.04	1.14	1.30	3.05	3.10	3.66
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.53	-1.61	4.25	-2.39	6.57	17.38	7.01	8.37	11.48
	Frontier	Distribution	0.00	0.00	0.13	0.13	0.14	0.29	2.72	3.16	3.83
		Growth	1.53	-1.60	4.12	-2.50	6.47	17.15	4.35	5.28	7.71
		Total	1.53	-1.60	4.25	-2.37	6.61	17.44	7.07	8.44	11.54
			1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Frontier	Distribution	0.00	0.00	0.56	0.61	0.35	0.24	0.50	0.69	0.82
		Growth	-11.14	-7.14	-3.26	5.39	17.28	20.23	6.26	5.17	6.89
		Total	-11.14	-7.14	-2.70	6.00	17.63	20.47	6.76	5.86	7.71
OnePath Global Listed Infrastructure Index	Frontier	Distribution	0.00	0.50	19.84	22.25	12.60	9.94	7.98	-	-
		Growth	8.64	0.15	-18.26	-9.29	-1.40	5.55	-0.74	-	-
		Total	8.64	0.65	1.58	12.96	11.20	15.49	7.24	-	-
OnePath Global Property Securities Index	Entry fee	Distribution	0.07	0.20	7.67	8.78	4.76	3.72	3.91	4.90	5.89
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.50	-5.99	-1.58	7.34	3.84	10.82	-0.99	-0.06	2.06
	Nil entry fee	Distribution	0.00	0.00	7.25	7.88	3.88	2.79	3.07	4.06	5.03
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.43	-6.19	-2.00	6.44	2.96	9.89	-1.83	-0.90	1.20
	// Select	Distribution	0.08	0.22	7.71	8.88	4.85	3.82	4.00	5.08	6.21
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.51	-5.97	-1.54	7.44	3.93	10.92	-0.90	0.12	2.38
	Frontier	Distribution	0.00	0.00	8.49	9.27	4.59	3.29	3.67	4.74	5.43
		Growth	2.53	-5.90	-9.87	-1.51	-0.34	7.97	-4.26	-4.30	-2.73
		Total	2.53	-5.90	-1.38	7.76	4.25	11.26	-0.59	0.44	2.70
OnePath Global Smaller Companies Shares[6]	Entry fee	Distribution	0.07	0.22	20.54	22.38	22.22	18.35	14.29	13.00	12.68
		Growth	0.09	3.04	-10.37	-4.52	-0.86	4.12	0.35	3.17	2.28
		Total	0.16	3.26	10.17	17.86	21.36	22.47	14.64	16.17	14.96
	Nil entry fee	Distribution	0.00	0.00	20.09	21.40	21.21	17.33	13.33	12.02	11.72
		Growth	0.09	3.04	-10.37	-4.52	-0.86	4.12	0.35	3.17	2.28
		Total	0.09	3.04	9.72	16.88	20.35	21.45	13.68	15.19	14.00
	// Select	Distribution	0.08	0.25	20.59	22.48	22.33	18.46	14.39	13.20	13.04
		Growth	0.09	3.04	-10.37	-4.52	-0.86	4.12	0.35	3.17	2.28
		Total	0.17	3.29	10.22	17.96	21.47	22.58	14.74	16.37	15.32
	Frontier	Distribution	0.00	0.00	21.06	22.74	22.54	18.77	14.62	13.21	13.14
		Growth	0.17	3.30	-10.79	-4.71	-1.00	3.89	0.19	3.24	2.24
		Total	0.17	3.30	10.27	18.03	21.54	22.66	14.81	16.45	15.38
OnePath Global Share	Entry fee	Distribution	0.07	0.21	0.45	0.88	0.91	0.94	0.90	0.93	0.95
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.33	-1.74	4.89	3.13	6.85	10.99	6.83	8.69	11.07
	Nil entry fee	Distribution	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.01	0.02
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.40	-1.95	4.45	2.26	5.94	10.05	5.93	7.77	10.14
	// Select	Distribution	0.08	0.23	0.50	0.97	1.00	1.04	1.00	1.12	1.31
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.32	-1.72	4.94	3.22	6.94	11.09	6.93	8.88	11.43
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.02	0.02	0.02	0.02	0.17
		Growth	-2.30	-1.65	5.04	3.37	7.05	11.19	7.02	8.95	11.34
		Total	-2.30	-1.65	5.04	3.37	7.07	11.21	7.04	8.97	11.51
OnePath High Growth Index[1]	Entry fee	Distribution	0.07	0.49	11.96	12.67	9.48	8.66	9.07	9.28	7.77
		Growth	-0.69	-0.56	-7.26	-7.89	0.96	6.31	-0.85	-0.34	1.56
		Total	-0.62	-0.07	4.70	4.78	10.44	14.97	8.22	8.94	9.33
	Nil entry fee	Distribution	0.00	0.28	11.52	11.79	8.55	7.69	8.16	8.36	6.87
		Growth	-0.69	-0.56	-7.26	-7.89	0.96	6.31	-0.85	-0.34	1.56
		Total	-0.69	-0.28	4.26	3.90	9.51	14.00	7.31	8.02	8.43
	// Select	Distribution	0.08	0.52	12.00	12.76	9.58	8.76	9.16	9.47	8.10
		Growth	-0.69	-0.56	-7.26	-7.89	0.96	6.31	-0.85	-0.34	1.56
		Total	-0.61	-0.04	4.74	4.87	10.54	15.07	8.31	9.13	9.66
	Frontier	Distribution	0.00	0.56	12.09	12.93	9.72	8.76	9.24	9.56	8.26
		Growth	-0.60	-0.57	-7.26	-7.92	0.96	6.45	-0.80	-0.30	1.57
		Total	-0.60	-0.01	4.83	5.01	10.68	15.21	8.44	9.26	9.83
OnePath International Shares Index (Hedged)[1]	Entry fee	Distribution	0.07	0.22	26.31	28.18	19.50	17.13	13.63	14.77	11.90
		Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.73	0.96	5.95	12.00	16.18	20.95	9.83	11.99	11.54
	Nil entry fee	Distribution	0.00	0.00	25.88	27.25	18.53	16.12	12.71	13.84	10.99
		Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.80	0.74	5.52	11.07	15.21	19.94	8.91	11.06	10.63
	// Select	Distribution	0.08	0.24	26.35	28.28	19.61	17.24	13.73	14.97	12.23
		Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.72	0.98	5.99	12.10	16.29	21.06	9.93	12.19	11.87
	Frontier	Distribution	0.00	0.00	26.18	28.11	19.52	17.28	13.69	15.00	12.19
		Growth	-0.71	1.00	-20.12	-15.90	-3.13	3.88	-3.66	-2.70	-0.17
		Total	-0.71	1.00	6.06	12.21	16.39	21.16	10.03	12.30	12.02
			1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath International Shares Index[1]	Entry fee	Distribution	0.07	0.21	12.37	12.40	11.63	11.91	11.29	11.19	9.27
		Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-1.95	0.32	7.07	3.97	12.54	17.73	11.71	12.64	13.11
	Nil entry fee	Distribution	0.00	0.00	11.93	11.53	10.68	10.92	10.35	10.24	8.34
		Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-2.02	0.11	6.63	3.10	11.59	16.74	10.77	11.69	12.18
	// Select	Distribution	0.07	0.23	12.42	12.49	11.73	12.01	11.39	11.38	9.61
		Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-1.95	0.34	7.12	4.06	12.64	17.83	11.81	12.83	13.45
	Frontier	Distribution	0.00	0.14	12.28	12.35	11.75	11.96	11.47	11.48	9.77
		Growth	-1.94	0.23	-5.10	-8.19	0.98	5.98	0.44	1.46	3.83
		Total	-1.94	0.37	7.18	4.16	12.73	17.94	11.91	12.94	13.60
OnePath Property Securities	Entry fee	Distribution	0.08	0.20	1.55	1.72	1.90	2.05	2.05	2.13	2.31
		Growth	0.47	-5.66	-3.74	-15.64	-4.38	10.15	1.85	-0.13	1.04
		Total	0.55	-5.46	-2.19	-13.92	-2.48	12.20	3.90	2.00	3.35
	Nil entry fee	Distribution	0.00	0.00	1.14	1.00	1.08	1.10	1.17	1.26	1.43
		Growth	0.47	-5.66	-3.74	-15.64	-4.38	10.15	1.85	-0.13	1.04
		Total	0.47	-5.66	-2.60	-14.64	-3.30	11.25	3.02	1.13	2.47
	// Select	Distribution	0.08	0.22	1.59	1.80	1.99	2.15	2.14	2.31	2.63
		Growth	0.47	-5.66	-3.74	-15.64	-4.38	10.15	1.85	-0.13	1.04
		Total	0.55	-5.44	-2.15	-13.84	-2.39	12.30	3.99	2.18	3.67
	Frontier	Distribution	0.00	0.09	5.34	5.35	6.19	6.83	6.38	6.62	7.00
		Growth	0.61	-5.44	-7.35	-19.02	-8.39	5.73	-2.14	-4.16	-3.07
		Total	0.61	-5.35	-2.01	-13.67	-2.20	12.56	4.24	2.46	3.93
OnePath Select Leaders	Entry fee	Distribution	0.08	0.21	4.59	5.70	4.06	3.90	3.97	3.57	4.00
		Growth	1.09	-1.76	-2.88	-4.74	2.56	8.08	2.99	3.59	3.45
		Total	1.17	-1.55	1.71	0.96	6.62	11.98	6.96	7.16	7.45
	Nil entry fee	Distribution	0.00	0.00	4.17	4.85	3.16	2.95	3.07	2.67	3.10
		Growth	1.09	-1.76	-2.88	-4.74	2.56	8.08	2.99	3.59	3.45
		Total	1.09	-1.76	1.29	0.11	5.72	11.03	6.06	6.26	6.55
	// Select	Distribution	0.08	0.23	4.64	5.79	4.15	4.00	4.07	3.76	4.34
		Growth	1.09	-1.76	-2.88	-4.74	2.56	8.08	2.99	3.59	3.45
		Total	1.17	-1.53	1.76	1.05	6.71	12.08	7.06	7.35	7.79
	Frontier	Distribution	0.00	0.00	0.98	2.31	2.38	2.80	3.56	3.51	3.77
		Growth	1.18	-1.50	0.84	-1.19	4.34	9.32	3.61	3.95	4.16
		Total	1.18	-1.50	1.82	1.12	6.72	12.12	7.17	7.46	7.93
OnePath Sustainable Investments - Australian Shares	Entry fee	Distribution	0.07	0.21	7.45	8.55	6.78	7.62	6.28	5.59	6.23
		Growth	1.32	-2.07	-4.60	-7.41	0.27	5.33	-0.31	2.24	1.92
		Total	1.39	-1.86	2.85	1.14	7.05	12.95	5.97	7.83	8.15
	Nil entry fee	Distribution	0.00	0.00	7.02	7.70	5.88	6.67	5.39	4.68	5.32
		Growth	1.32	-2.07	-4.60	-7.41	0.27	5.33	-0.31	2.24	1.92
		Total	1.32	-2.07	2.42	0.29	6.15	12.00	5.08	6.92	7.24
	// Select	Distribution	0.08	0.23	7.49	8.64	6.88	7.72	6.38	5.78	6.58
		Growth	1.32	-2.07	-4.60	-7.41	0.27	5.33	-0.31	2.24	1.92
		Total	1.40	-1.84	2.89	1.23	7.15	13.05	6.07	8.02	8.50
OptiMix Australian Share	Entry fee	Distribution	0.07	0.22	1.63	2.51	2.27	2.06	2.37	2.17	2.48
		Growth	0.75	0.28	2.39	-2.14	2.93	8.84	3.84	3.90	4.58
		Total	0.82	0.50	4.02	0.37	5.20	10.90	6.21	6.07	7.06
	Nil entry fee	Distribution	0.00	0.00	1.19	1.67	1.38	1.13	1.48	1.28	1.58
		Growth	0.75	0.28	2.39	-2.14	2.93	8.84	3.84	3.90	4.58
		Total	0.75	0.28	3.58	-0.47	4.31	9.97	5.32	5.18	6.16
	// Select	Distribution	0.08	0.24	1.68	2.60	2.36	2.16	2.47	2.36	2.82
		Growth	0.75	0.28	2.39	-2.14	2.93	8.84	3.84	3.90	4.58
		Total	0.83	0.52	4.07	0.46	5.29	11.00	6.31	6.26	7.40
	Frontier	Distribution	0.00	0.00	1.52	2.98	2.76	2.49	2.75	2.62	3.13
		Growth	0.86	0.60	2.73	-2.18	2.89	8.89	3.92	4.01	4.62
		Total	0.86	0.60	4.25	0.80	5.65	11.38	6.67	6.63	7.75
OptiMix Global Emerging Markets	Entry fee	Distribution	0.06	0.20	0.42	0.90	1.00	1.03	0.90	3.82	3.67
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.15	-7.21	-2.79	5.81	17.46	20.28	6.44	5.15	6.17
	Nil entry fee	Distribution	0.00	0.00	0.01	0.01	0.00	0.01	0.00	2.93	2.78
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.21	-7.41	-3.20	4.92	16.46	19.26	5.54	4.26	5.28
	// Select	Distribution	0.06	0.22	0.46	1.00	1.10	1.13	1.00	4.00	4.01
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.15	-7.19	-2.75	5.91	17.56	20.38	6.54	5.33	6.51
	Frontier	Distribution	0.00	0.00	0.29	0.32	0.18	0.13	0.27	3.71	3.77
		Growth	-11.13	-7.14	-2.92	5.81	17.60	20.49	6.48	1.79	2.90
		Total	-11.13	-7.14	-2.63	6.13	17.78	20.62	6.75	5.50	6.67
OptiMix Global Share	Entry fee	Distribution	0.07	0.21	9.42	9.40	9.69	9.17	6.05	13.20	12.12
		Growth	-2.19	-0.62	-3.71	-8.30	-2.09	4.26	3.17	-3.02	-0.85
		Total	-2.12	-0.41	5.71	1.10	7.60	13.43	9.22	10.18	11.27
	Nil entry fee	Distribution	0.00	0.00	8.98	8.55	8.79	8.22	5.13	12.28	11.18
		Growth	-2.19	-0.62	-3.71	-8.30	-2.09	4.26	3.17	-3.02	-0.85
		Total	-2.19	-0.62	5.27	0.25	6.70	12.48	8.30	9.26	10.33
	// Select	Distribution	0.07	0.23	9.47	9.49	9.79	9.28	6.15	13.39	12.47
		Growth	-2.19	-0.62	-3.71	-8.30	-2.09	4.26	3.17	-3.02	-0.85
		Total	-2.12	-0.39	5.76	1.19	7.70	13.54	9.32	10.37	11.62
	Frontier	Distribution	0.00	0.00	10.32	9.89	10.21	9.70	6.50	13.98	12.97
		Growth	-2.08	-0.30	-4.39	-8.38	-2.17	4.19	3.17	-3.25	-1.01
		Total	-2.08	-0.30	5.93	1.51	8.04	13.89	9.67	10.73	11.96

			1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Property Securities	Entry fee	Distribution	0.08	0.95	1.94	2.08	1.93	2.31	2.16	2.08	2.63
		Growth	0.54	-6.81	-4.06	-15.80	-4.61	9.82	1.16	0.29	1.60
		Total	0.62	-5.86	-2.12	-13.72	-2.68	12.13	3.32	2.37	4.23
	Nil entry fee	Distribution	0.00	0.75	1.53	1.35	1.11	1.36	1.29	1.21	1.75
		Growth	0.54	-6.81	-4.06	-15.80	-4.61	9.82	1.16	0.29	1.60
		Total	0.54	-6.06	-2.53	-14.45	-3.50	11.18	2.45	1.50	3.35
	// Select	Distribution	0.08	0.97	1.99	2.16	2.02	2.41	2.25	2.26	2.96
		Growth	0.54	-6.81	-4.06	-15.80	-4.61	9.82	1.16	0.29	1.60
		Total	0.62	-5.84	-2.07	-13.64	-2.59	12.23	3.41	2.55	4.56
	Frontier	Distribution	0.00	1.06	2.40	2.86	2.57	2.78	2.52	2.60	3.34
		Growth	0.64	-6.81	-4.27	-16.13	-4.74	9.94	1.35	0.40	1.64
		Total	0.64	-5.75	-1.87	-13.27	-2.17	12.72	3.87	3.00	4.98
Pendal Australian Shares	Entry fee	Distribution	0.07	0.55	6.97	8.20	11.87	12.14	10.72	9.33	10.07
		Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.50	0.51	4.62	0.64	4.47	10.67	6.13	7.06	8.29
	Nil entry fee	Distribution	0.00	0.34	6.53	7.36	10.99	11.21	9.83	8.43	9.16
		Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.43	0.30	4.18	-0.20	3.59	9.74	5.24	6.16	7.38
	// Select	Distribution	0.08	0.57	7.01	8.29	11.96	12.24	10.81	9.52	10.41
		Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.51	0.53	4.66	0.73	4.56	10.77	6.22	7.25	8.63
	Frontier	Distribution	0.00	0.70	7.26	8.77	12.42	12.60	11.17	9.91	10.84
		Growth	0.53	-0.08	-2.41	-7.67	-7.48	-1.44	-4.57	-2.33	-1.86
		Total	0.53	0.62	4.85	1.10	4.94	11.16	6.60	7.58	8.98
Pendal Smaller Companies Trust	Entry fee	Distribution	0.06	0.21	11.20	10.19	11.17	8.80	7.79	7.21	8.62
		Growth	-4.55	-1.76	-14.74	-25.23	-11.14	0.82	-4.73	-1.57	-2.46
		Total	-4.49	-1.55	-3.54	-15.04	0.03	9.62	3.06	5.64	6.16
	Nil entry fee	Distribution	0.00	0.00	10.80	9.48	10.33	7.88	6.92	6.33	7.72
		Growth	-4.55	-1.76	-14.74	-25.23	-11.14	0.82	-4.73	-1.57	-2.46
		Total	-4.55	-1.76	-3.94	-15.75	-0.81	8.70	2.19	4.76	5.26
	// Select	Distribution	0.07	0.24	11.24	10.27	11.26	8.90	7.88	7.40	8.95
		Growth	-4.55	-1.76	-14.74	-25.23	-11.14	0.82	-4.73	-1.57	-2.46
		Total	-4.48	-1.52	-3.50	-14.96	0.12	9.72	3.15	5.83	6.49
	Frontier	Distribution	0.00	0.00	14.10	12.78	13.89	10.99	9.69	8.75	10.33
		Growth	-4.46	-1.47	-17.50	-27.57	-13.56	-1.05	-6.33	-2.70	-3.62
		Total	-4.46	-1.47	-3.40	-14.79	0.33	9.94	3.36	6.05	6.71
Perennial Value Shares	Entry fee	Distribution	0.07	0.22	8.71	9.22	7.90	7.45	7.88	7.69	7.84
		Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.86	0.87	3.53	0.95	2.73	8.14	5.10	5.82	6.25
	Nil entry fee	Distribution	0.00	0.00	8.28	8.37	7.04	6.54	7.00	6.80	6.94
		Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.79	0.65	3.10	0.10	1.87	7.23	4.22	4.93	5.35
	// Select	Distribution	0.08	0.24	8.76	9.31	7.99	7.55	7.98	7.88	8.17
		Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.87	0.89	3.58	1.04	2.82	8.24	5.20	6.01	6.58
	Frontier	Distribution	0.00	0.00	8.98	9.74	8.42	8.03	8.42	8.25	8.59
		Growth	1.91	0.99	-5.21	-8.34	-5.23	0.59	-2.84	-1.86	-1.62
		Total	1.91	0.99	3.77	1.40	3.19	8.62	5.58	6.39	6.97
Perpetual Australian Share Trus	Entry fee	Distribution	0.07	0.23	1.09	1.74	1.98	1.95	2.07	1.98	2.57
		Growth	1.72	0.50	5.17	2.24	2.18	6.54	2.58	4.43	3.76
		Total	1.79	0.73	6.26	3.98	4.16	8.49	4.65	6.41	6.33
	Nil entry fee	Distribution	0.00	0.00	0.61	0.81	1.05	0.98	1.14	1.03	1.62
		Growth	1.72	0.50	5.17	2.24	2.18	6.54	2.58	4.43	3.76
		Total	1.72	0.50	5.78	3.05	3.23	7.52	3.72	5.46	5.38
	// Select	Distribution	0.08	0.25	1.14	1.83	2.07	2.05	2.17	2.17	2.91
		Growth	1.72	0.50	5.17	2.24	2.18	6.54	2.58	4.43	3.76
		Total	1.80	0.75	6.31	4.07	4.25	8.59	4.75	6.60	6.67
	Frontier	Distribution	0.00	0.00	1.42	2.24	2.39	2.35	2.43	2.37	3.17
		Growth	1.82	0.81	5.02	2.09	2.09	6.47	2.53	4.45	3.74
		Total	1.82	0.81	6.44	4.33	4.48	8.82	4.96	6.82	6.91
			1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Perpetual ESG Australian Share[15]	Entry fee	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.07	8.73	8.53
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	5.05	7.76	6.56
	Nil entry fee	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.00	8.41	8.04
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	4.98	7.44	6.07
	// Select	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.08	8.85	8.82
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	5.06	7.88	6.85
	Frontier	Distribution	0.00	0.00	8.98	9.18	11.33	11.64	10.57	8.56	7.69
		Growth	2.19	4.16	4.66	-5.23	-4.96	-0.19	-4.24	0.34	-0.05
		Total	2.19	4.16	13.64	3.95	6.37	11.45	6.33	8.90	7.64
Schroder Australian Equity	Entry fee	Distribution	0.08	0.24	8.84	10.17	10.07	8.70	10.31	9.51	10.46
		Growth	2.19	4.24	0.34	2.33	1.01	4.72	-1.60	-1.65	-1.72
		Total	2.27	4.48	9.18	12.50	11.08	13.42	8.71	7.86	8.74
	Nil entry fee	Distribution	0.00	0.00	8.35	9.17	9.08	7.69	9.35	8.55	9.49
		Growth	2.19	4.24	0.34	2.33	1.01	4.72	-1.60	-1.65	-1.72
		Total	2.19	4.24	8.69	11.50	10.09	12.41	7.75	6.90	7.77
	// Select	Distribution	0.09	0.26	8.89	10.27	10.17	8.80	10.41	9.70	10.80
		Growth	2.19	4.24	0.34	2.33	1.01	4.72	-1.60	-1.65	-1.72
		Total	2.28	4.50	9.23	12.60	11.18	13.52	8.81	8.05	9.08
	Frontier	Distribution	0.00	0.00	9.20	10.89	10.80	9.48	11.02	10.29	11.30
		Growth	2.29	4.57	0.18	2.07	0.75	4.43	-1.82	-1.85	-1.83
		Total	2.29	4.57	9.38	12.96	11.55	13.91	9.20	8.44	9.47
T. Rowe Price Global Equity	Entry fee	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	10.02	11.66	11.85
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.20	11.62
	Nil entry fee	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	9.94	11.34	11.34
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.47	8.88	11.11
	// Select	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	10.02	11.79	12.15
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.33	11.92
	Frontier	Distribution	0.00	0.00	32.47	30.95	22.62	18.85	11.24	12.83	12.90
		Growth	-5.87	-2.09	-28.52	-31.86	-15.07	-5.12	-6.47	-2.49	-0.14
		Total	-5.87	-2.09	3.95	-0.91	7.55	13.73	4.77	10.34	12.76

			1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate

[1] These funds were formerly "Vanguard" funds

[3] These funds were formerly "First Sentier Global Credit Income"

[4] These funds were formerly "BlackRock Scientific" funds

[5] Formerly known as "Schroder Strategic Growth"

[6] Formerly known as "OptiMix Global Smaller Companies Share"

[7] Formerly known as "RARE Infrastructure Value"

[7] Formerly known as "ClearBridge RARE Infrastructure Value Hedged"

[8] Prior to 25/7/2022, this fund was called "OptiMix Conservative"

[9] Prior to 25/7/2022, this fund was called "OptiMix Moderate"

[10] Prior to 25/7/2022, this fund was called "OptiMix Balanced"

[11] Prior to 25/7/2022, this fund was called "OptiMix Growth"

[13] Formerly known as "OnePath Tax Effective Income"

[14] These funds were formerly "First Sentier Global Credit Income"

[15] Formerly known as "Perpetual Ethical SRI"

[16] Formerly known as "Antipodes Global (Long only)"

[17] Formerly known as "Magellan Global"

[18] Formerly known as "OnePath Blue Chip Imputation"

Market data and performance as at: 31 October 2026

Currencies	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7035	0.6957	1.1212	0.6547
AUD/GBP	0.5251	0.5237	0.2758	0.4983
AUD/EUR	0.6302	0.6125	2.8921	0.5672
AUD/HKD	5.5190	5.4590	1.0993	5.0881

Market performance (local currency)

Market movement	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest							
Bloomberg Composite 0+	1.16%	0.07%	2.22%	0.39%	4.60%	0.96%	1.77%
Bloomberg Treasury 0+	1.41%	0.18%	2.24%	0.07%	4.17%	0.46%	1.46%
Bloomberg Semi 0+	1.03%	-0.20%	2.07%	0.01%	4.95%	0.90%	1.73%
Bloomberg Credit 0+	0.83%	0.21%	2.43%	1.68%	5.41%	2.59%	3.03%
Bloomberg Govt Inflat 0+	1.74%	0.57%	1.69%	0.78%	4.05%	1.45%	2.40%
Bloomberg Bank Bill	0.37%	1.11%	2.23%	4.14%	4.23%	3.41%	2.28%
Bloomberg Non Govt (Core Credit) 0+	0.83%	0.26%	2.41%	1.72%	5.10%	2.40%	2.71%
Australia shares							
S&P ASX 300/OLD All Ordinaries	1.11%	0.25%	4.28%	3.09%	13.20%	7.69%	9.34%
S&P ASX 200/OLD All Ordinaries	1.38%	0.45%	4.60%	3.69%	13.35%	8.00%	9.43%
NEW All Ords/OLD All Ordinaries	0.66%	0.00%	3.30%	1.61%	12.75%	7.31%	9.32%
S&P ASX 20	2.65%	0.28%	5.98%	10.71%	14.88%	9.91%	10.24%
S&P ASX 50	2.20%	0.41%	5.48%	6.53%	13.47%	8.85%	9.61%
S&P ASX MIDCAP 50	0.87%	3.13%	7.02%	-1.27%	14.28%	7.15%	10.63%
S&P ASX 100	2.02%	0.76%	5.68%	5.42%	13.56%	8.60%	9.77%
S&P ASX Small Ords	-6.43%	-3.89%	-6.94%	-14.36%	10.03%	0.64%	5.91%
International fixed interest							
Barclays Capital Global Aggregate Hedged A$	1.76%	0.24%	0.40%	0.43%	4.48%	-0.12%	1.35%
Barclays Capital Global Treasury Hdged A$	1.74%	0.37%	0.54%	0.02%	3.63%	-0.41%	1.06%
International shares							
(US) NASDAQ	-5.30%	0.25%	2.19%	7.22%	25.56%	10.42%	17.25%
(US) S&P 500	-0.93%	1.21%	5.15%	10.82%	21.81%	10.48%	13.56%
(UK) FTSE 100	1.17%	-1.27%	3.38%	10.42%	13.59%	8.19%	4.43%
(Hong Kong) Hang Seng	-5.22%	-9.24%	-7.42%	-7.16%	15.03%	1.99%	3.96%
(Germany) MSCI Germany	2.68%	1.48%	6.68%	9.55%	19.91%	8.88%	8.23%
Market Performance							
MSCI Wld Ex Aus $A	-1.94%	0.41%	7.27%	4.29%	18.15%	12.01%	13.93%
MSCI World $A	-1.85%	0.49%	7.43%	4.72%	18.56%	12.45%	14.39%
MSCI Europe Gross - local	0.87%	-0.68%	6.83%	15.01%	16.91%	9.70%	9.65%
MSCI Emerging Markets (Free)	-7.44%	-6.00%	-1.31%	15.39%	23.41%	9.54%	10.19%
MSCI Emerging Markets (Free) in AUD	-9.07%	-5.64%	1.24%	6.13%	18.06%	8.33%	9.00%
MSCI North America Gross - local	-0.84%	1.42%	5.79%	12.01%	23.65%	11.75%	15.26%
	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.

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